

BIG STEP FOR TOMORROW

Hana Financial Group Sustainability Report 2024



CLICK + on an artwork to see its description.

HANA's ART

Filling the Spaces of the World Together

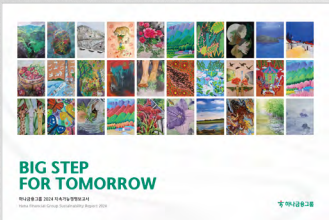
The cover and section dividers of this report feature artworks created by **'Hana Art Crew,'** an art team composed of employees with developmental disabilities at Hana Financial Group. The works, created on the themes of environment and biodiversity, express Hana Financial Group's responsibility and commitment to our planet through the language of art.

Hana Financial Group proudly embraces the 'Hana Art Crew' as valued members of the Group and continuously supports their creative activities so that they can fully realize their talents and passions.

ABOUT THIS REPORT

Hana Financial Group has published the Group's Sustainability Report every year since 2006. With the 2024 Sustainability Report, Hana Financial Group aims to transparently disclose its ESG management strategies and implementation performance to stakeholders.

Hana Financial Group has established mid- to long-term ESG strategies for sustainable growth and is actively promoting ESG management based on these strategies. We will continuously strive to demonstrate our leadership in sustainable management as a leading global financial group.



COVER STORY

Based on the community value of 'Hana', Hana Financial Group envisions a sustainable future where everyone grows together. The artworks of Hana Art Crew symbolize our commitment to diversity, inclusion and a society where everyone is respected. Each step we take together through art becomes a meaningful stride in sustainable management.

Contact

Hana Financial Group ESG Growing Together Team
(66, Euljiro 2-ga, Jung-gu, Seoul, Korea)

Reporting Period

The Hana Financial Group Sustainability Report 2024 contains the financial and non-financial performance of Hana Financial Group's major activities related to sustainable management from January 1 to December 31, 2024. Some data includes content from the first half of 2025. For quantitative performance, data from the three-year period from 2022 to 2024 is disclosed to allow for year-to-year trend analysis.

Reporting Boundaries

This report covers the sustainability performance of Hana Financial Group and its 14 affiliates (Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, Hana Insurance, Hana Savings Bank, Hana Asset Trust, Hana Alternative Assets Management, Hana F&I, Hana Investors Services, Hana TI, Hana Ventures and Finng). The scope of the report includes the headquarters and all domestic branches.

Reporting Standards







This report has been prepared in accordance with the GRI Standards 2021, the global sustainability reporting standards. It also complies with the disclosure recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) for disclosure of climate change-related information and the industry standards of the Sustainability Accounting Standards Board (SASB). Financial performance has been reported based on consolidated financial statements prepared in accordance with the Korean International Financial Reporting Standards (K-IFRS).

Assurance

This report has been assured by an assurance agency specializing in sustainability reports to ensure the reliability of its contents, and the Assurance Statement is included on page 222 of this report.

Interactive PDF

This report has been published as an interactive PDF with features such as navigation to relevant pages within the report and direct links to related web pages for better understanding.

-  Go to cover page
-  Go to table of contents
-  Go to previous page
-  Go to previous state
-  Print the page
-  Go to next page

CONTENTS

01

INTRODUCTION ➔

CEO Message	06
About Hana Financial Group	07
Group's Global Network	08
Group's Mission and Vision 2030	09
ESG Mid- to Long-Term Strategies	11

02

SUSTAINABILITY STORY ➔

Group's History	19
External ESG Assessment	20
Group's Sustainability Story	21
HANA ESG Strategy	22
HANA Sustainable Finance	23
Enhanced Global Initiative Cooperation	24

03

SUSTAINABILITY VALUE ➔

OUR value	26
NEW value	30
EXTRA value	34

04

FOCUS AREA ➔

Enhancing Financial Inclusion	40
Achieving Sustainable Finance	52
Response to Climate Change	63

05

ESG PERFORMANCE ➔

Environmental	
Environmental Management	81
Biodiversity Protection	88
Social	
Creation of Social Value	96
Customer-Centric Finance	113
Information Security	131
Safety and Health	139
Human Rights Protection	144
Human Resource Development	150
Governance	
Governance	166
Ethical Management	173
Risk Management	180

06

ESG DATA BOOK ➔

ESG Finance Data	188
Environmental Data	189
Social Data	190
Economic and Business Data	194
Tax Strategy	195

07

Appendix ➔

Stakeholder Engagement	197
Double Materiality Assessment	198
GRI Index	202
SASB	205
UN SDGs	210
UNGP Index	212
UN Global Compact	214
PRB Index	215
WEPs	219
TCFD Index	220
GHG Verification Statement	221
Independent Assurance Statement	222
Data Index	223

- 06 CEO Message
- 07 About Hana Financial Group
- 08 Group's Global Network
- 09 Group's Mission and Vision 2030
- 11 ESG Mid- to Long-Term Strategies



01. INTRODUCTION

Hana Art Crew: Kim Ahn-Ja
Title: Forest Path

CEO Message

Hana's sincere commitment to the world is rooted in responsibility for people, the environment and the future. Hana Financial Group fulfills this promise through ESG management.



In recent years, the impacts of climate change have become increasingly evident in our daily lives. Repeated heavy rainfall has become a regular occurrence, and the large-scale forest fires that broke out in the Gyeongbuk region this spring served as a stark reminder that the climate crisis is no longer an issue for specific industries or individuals, but a common challenge that requires a collective response from our entire society. As a responsible member of society, Hana Financial Group is committed to fulfilling its social responsibility by expanding the role of finance to address climate and community issues.

Now in its 18th year of publication, this Sustainability Report details the ongoing efforts and achievements of Hana Financial Group in ESG management.

Notably, last year, our continued efforts to engage with our customers and local communities were acknowledged, when we were ranked first globally in the banking sector in the Morgan Stanley Capital International (MSCI) ESG ratings. We also achieved top-tier performance in the ESG assessments of the Dow Jones Sustainability Indices (DJSI) and the Carbon Disclosure Project (CDP). In addition, we have established an ESG Disclosure and Data Management System and are now able to provide highly reliable ESG information to all stakeholders including investors.

Building on these achievements, we are continuing our practical support activities to ensure mutual growth with society. We offer preferential interest rates and free consulting services to help small and medium-sized enterprises (SMEs) transition to a low-carbon economy and strengthen their ESG management, supporting them in securing sustainable competitiveness.

In addition, the 「100 Childcare Centers Construction Project」, initiated in 2018 to help address the low birthrate issue, concluded its six-year journey in 2024. This project provides high-quality childcare services to more than 7,500 children nationwide. Alongside this, we have continuously driven meaningful change in local communities through a range of initiatives, including financial support for small business, business site environment improvements such as kiosk installation and signboard renovations, job creation and digital talent development, and customized financial education programs tailored to different life stages.

Going forward, Hana Financial Group will continue to pursue both social and economic value through ESG management in order to create a future where customers, employees, shareholders and local communities all grow together. We will faithfully accomplish our core ESG objectives, including responding to the climate crisis, expanding transition finance and strengthening customized social value activities for vulnerable groups such as small businesses, seniors and people with disabilities, thereby driving fundamental change for a sustainable future.

We look forward your continued warm interest and support as Hana Financial Group remains committed to its sincere ESG journey.

Thank you.

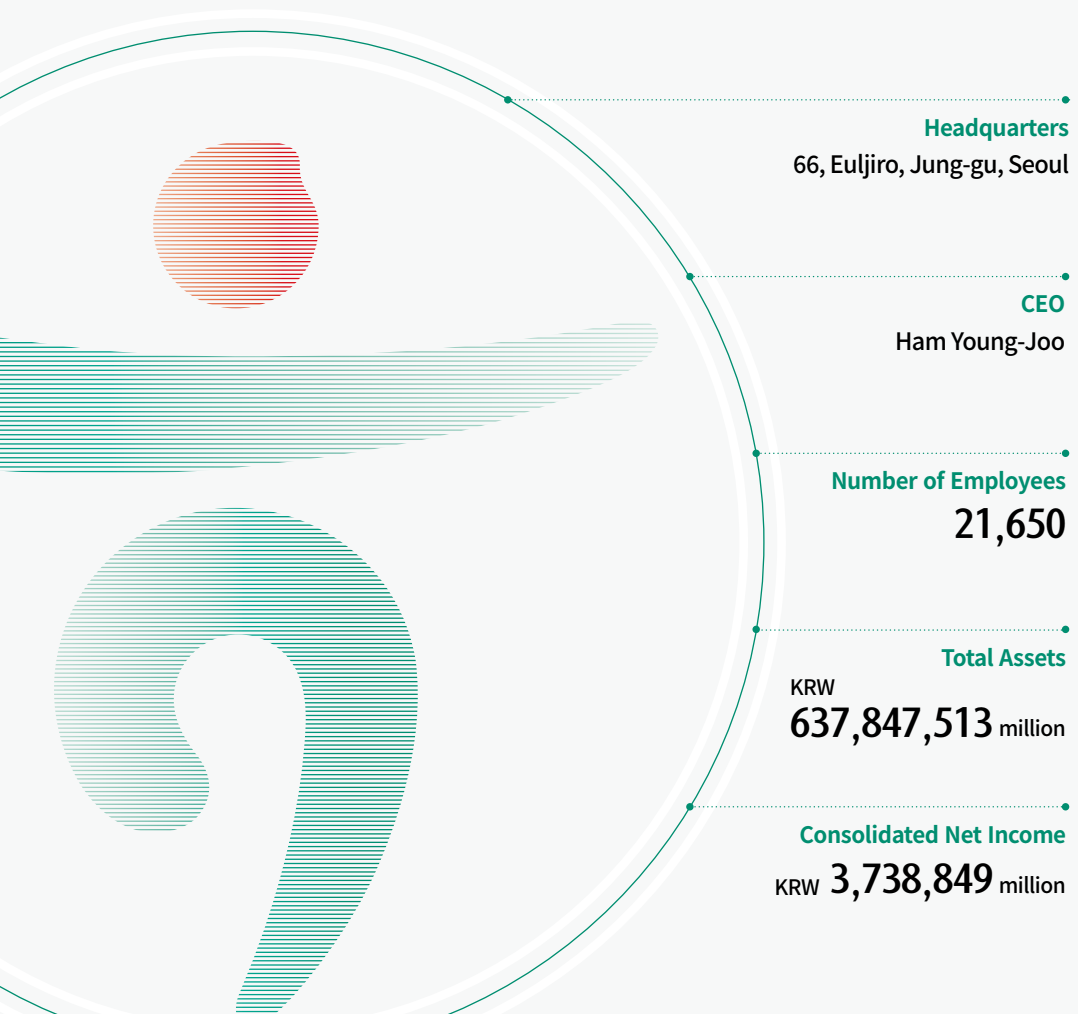
CEO of Hana Financial Group

함영주 올림

About Hana Financial Group

General Status

As of end of Dec. 2024(consolidated basis)



Headquarters

66, Euljiro, Jung-gu, Seoul

CEO

Ham Young-Joo

Number of Employees

21,650

Total Assets

KRW
637,847,513 million

Consolidated Net Income

KRW
3,738,849 million

Credit Rating

(Data from Hana Bank)

Domestic

National Information &
Credit Evaluation (NICE)
Korea Investors Service (KIS)
Korea Ratings (KR)

AAA

Overseas (Long-term/Short-term)

Moody's

Aa3/P-1

S&P

A+/A-1

Fitch

A/F1+

Operating Revenue by Business Category

(Unit: KRW billion, %)

Business Category	2024 Operating Revenue	Percentage of Operating Revenue
Asset Management / Custody Service	992	1.21
Corporate Banking	24,922	30.53
Retail Banking	2,814	3.45
Project Finance	138	0.17
Investment Banking & Brokerage	295	0.36
Underwriting (Exclud- ing Life Insurance)	592	0.73
Others (Stock Trading, Insurance, etc.)	51,877	63.55
Total	81,629	100

Hana Financial Group Network

As of end of Dec. 2024(consolidated basis)

Bank

Hana Bank Ownership 100%

Investment

Hana Securities Ownership 100%

Hana Asset Trust Ownership 100%

Hana Alternative Assets
Management Ownership 100%

Hana F&I Ownership 99.87%

Hana Ventures Ownership 100%

Hana Investors Services Ownership 100%

Insurance

Hana Life Ownership 100%

Hana Insurance Ownership 91.45%

Lending

Hana Card Ownership 100%

Hana Capital Ownership 100%

Micro finance

Hana Savings Bank Ownership 100%

Others

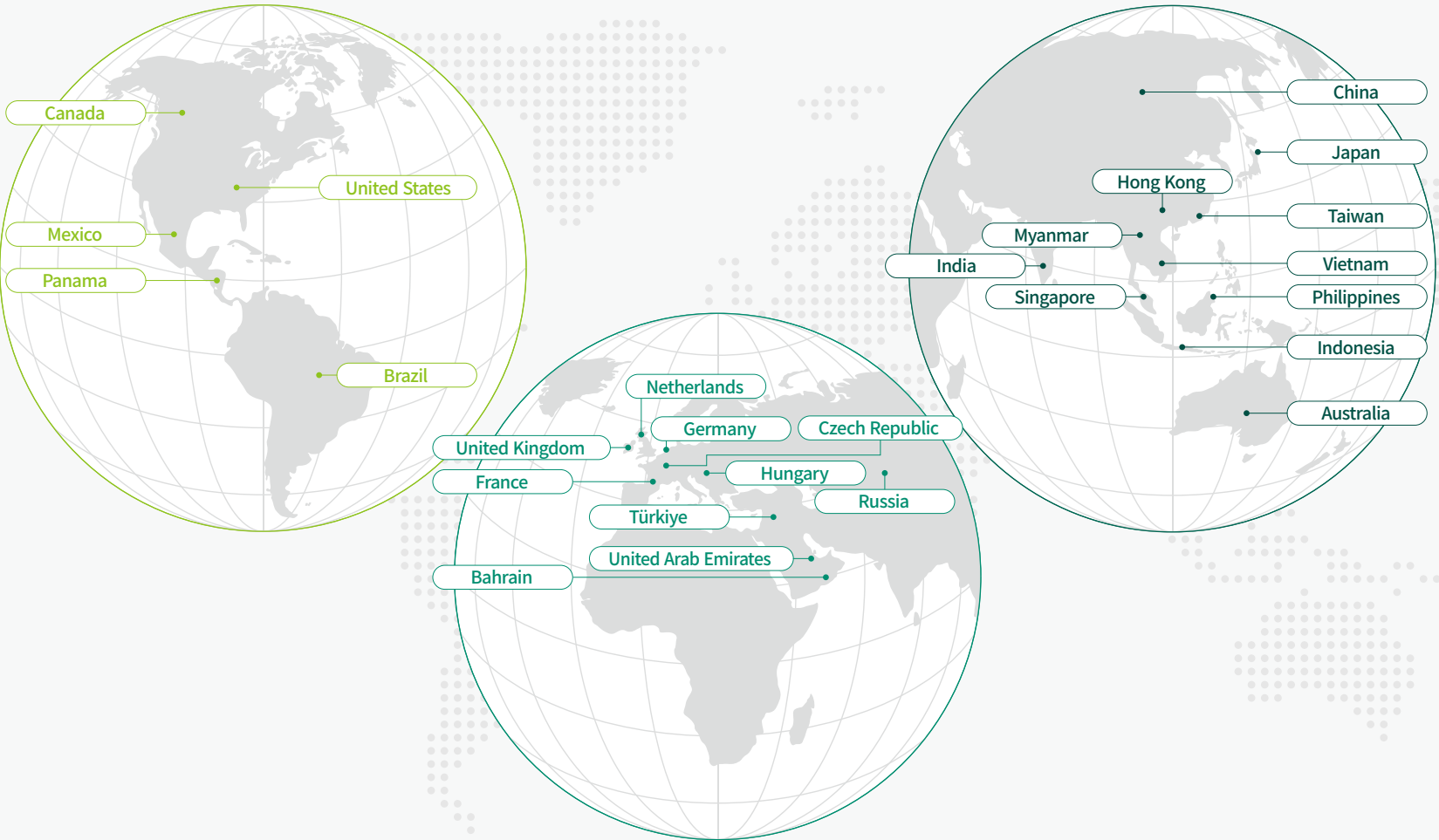
Hana TI Ownership 100%

Finnq Ownership 100%

Group's Global Network

As of end of December 2024

Hana Financial Group is a global financial group with 14 affiliates actively operating through 204 global networks in 26 regions worldwide. In addition, we are strengthening our leadership in ESG by participating in global initiatives and actively working to promote and contribute to local communities.

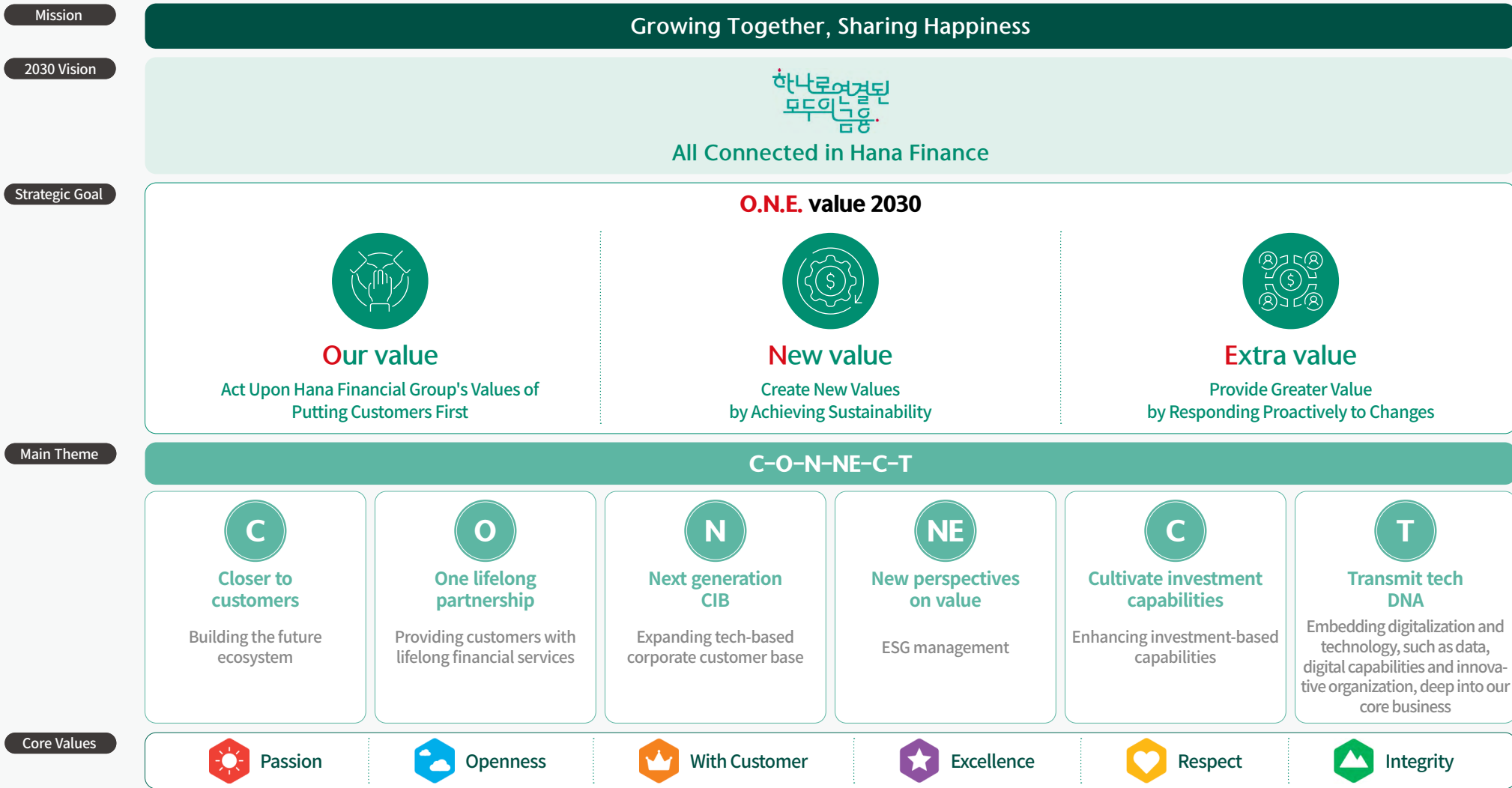


in **26** Regions
204 networks


17 local subsidiaries,
160 local subsidiary branches,
19 branches,
1 liaison office, 7 offices

- Hana Bank** ↓
26 regions, 114 networks
- Hana Securities** ↓
2 regions, 2 networks
- Hana Capital** ↓
2 regions, 86 networks
- Hana Card** ↓
1 region, 1 network
- Hana TI** ↓
1 region, 1 network

Group's Mission and Vision 2030



Group's Key Tasks for 2024

Key Themes	Initiatives	Detailed Implementation Tasks
Practicing Stakeholder Finance (ESG+α)		Support the happiness and growth of all stakeholders surrounding Hana, including customers, society, employees, shareholders, and markets
 Strengthen Business Competitiveness	NO.1 Sales	<ul style="list-style-type: none">• Maximize our business capabilities in core strengths such as corporate finance, foreign exchange, wealth management, and trust services to secure an unrivaled position in the market
	Differentiation for Customers	<ul style="list-style-type: none">• Meet customer needs in ‘Hana’s unique way’ by bringing together the Group’s internal capabilities and establishing seamless connections with external parties
	Non-banking Sector Revival	<ul style="list-style-type: none">• Establish the foundation for sustainable growth through principled management and the phased implementation of mid- to long-term strategies
 Enhance Global Presence	Laying the Foundation for a Leap toward Global First	<ul style="list-style-type: none">• [Sales-focused] Expand business capabilities and innovate support systems to solidify the No. 1 position in core competitive regions
		<ul style="list-style-type: none">• [No. 1 collaboration] Expand growth foundation and strengthen business capabilities through collaboration with leading financial institutions in each region and area
		<ul style="list-style-type: none">• [Global balanced growth] Expand global business areas and enhance non-banking sector competitiveness through new investments and business model expansion
 Pioneer New Territories	New Growth Engines	<ul style="list-style-type: none">• Identify and pursue future growth opportunities in non-financial sectors (healthcare/mobility, etc.) and future innovation areas (STO/virtual assets, etc.)
	Digitization for Core Businesses	<ul style="list-style-type: none">• Strengthen digital capabilities (talent acquisition, technology base, etc.) and link them to core businesses, pursue performance-oriented businesses
	Investment·Partnership / M&A	<ul style="list-style-type: none">• Continue investment/partnership in new technologies·innovative companies and strengthen the business portfolio through selective M&As
Risk / Internal Control Innovation		Establish an enterprise-wide cooperation system and strengthen internal controls to quickly and proactively respond to changes in the financial environment
“ONE Spirit”		Foster employee empathy and alignment through exemplary leadership rooted in a sense of urgency

ESG Mid- to Long-term Strategies

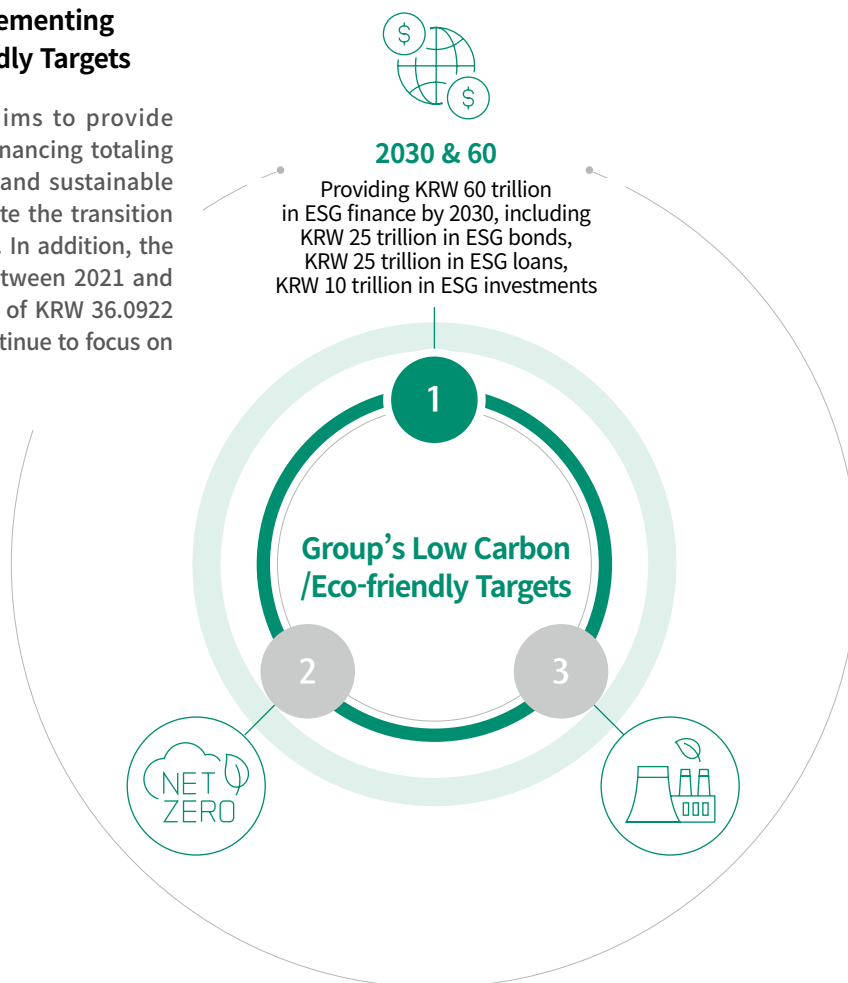
Mid- to Long-term Strategies and Key Tasks



Driving Transition to a Low-carbon Economy

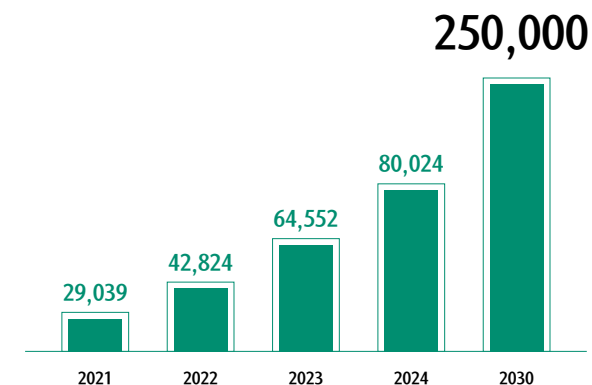
Establishing and Implementing Low-carbon/Eco-friendly Targets

Hana Financial Group aims to provide loans, investments and financing totaling KRW 60 trillion to green and sustainable sectors by 2030 to promote the transition to a low-carbon economy. In addition, the Group's ESG financing between 2021 and 2024 amounted to a total of KRW 36.0922 trillion, and the Group continue to focus on expanding ESG assets.



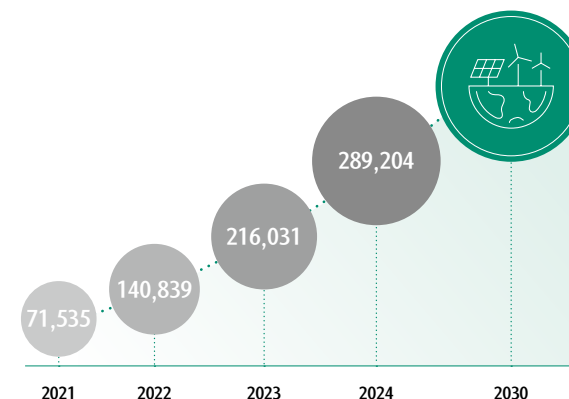
Amount of ESG Bonds Issued

(Unit: KRW 100 million)



Amount of ESG Financial Support and Investments

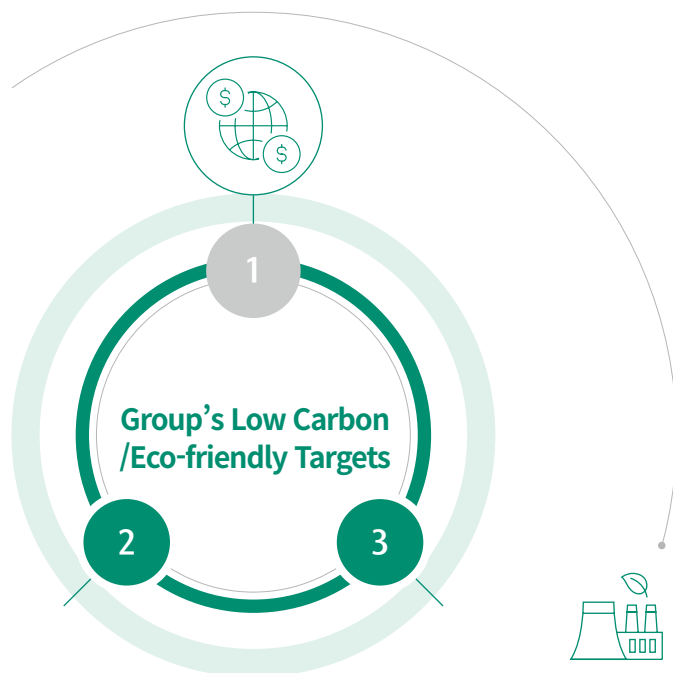
(Unit: KRW 100 million)



Driving Transition to a Low-carbon Economy

Establishing and Implementing Low-carbon/Eco-friendly Targets

Hana Financial Group has set the goal of achieving carbon neutrality across both its business sites (Scope 1 & Scope 2) and its portfolio by 2050 in compliance with the methodology of the 'Science-Based Target initiative (SBTi)'. The Group is actively pursuing this goal to minimize environmental impacts from its business operations and to systematically manage carbon emissions across its entire portfolio, thereby faithfully fulfilling its responsibility as a leading green finance company.



Zero&Zero

Zero GHG at business sites by 2050
by improving energy efficiency
and expanding renewables

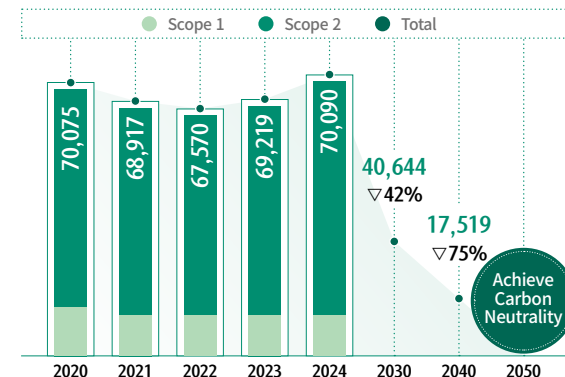
Zero coal project financing balance by 2050
by reducing coal project finance

Reducing Portfolio Greenhouse Gas

GHG reduction activities where
Hana Financial Group's funds are utilized,
including loans, investments, and bonds

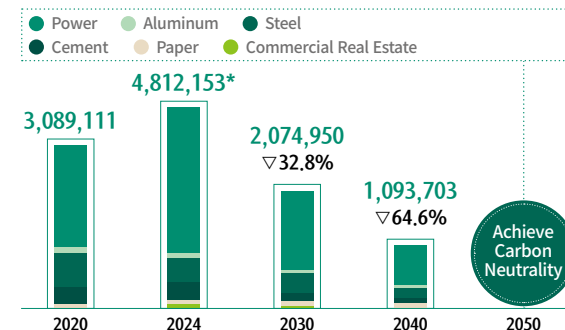
Reduce GHG in the portfolio
by eliminating high-carbon emitting industries and
expanding investments in low carbon/ eco-friendly
companies

Carbon Neutrality Target for Business Sites (Unit: tCO₂eq)



- **42%** reduction by 2030 compared to 2020
- Targeting for **100%** reduction by 2050

Portfolio Carbon Neutrality Target SDA (Unit: tCO₂eq)



- **32.8%** reduction by 2030 compared to 2020
- Targeting **100%** reduction by 2050

* GHG emissions increased due to enhanced financial emissions measurement and management system

Social Contributions through Finance

Strengthening Consumer Protection and Expanding Financial Accessibility

Hana Financial Group places the protection of financial consumers' rights as its top priority, and is at the forefront of preventing financial fraud and protecting consumers through various policies and systems. In addition, we actively expand financial services for financially vulnerable groups, including the elderly, foreigners, and people with disabilities, and continuously improve physical accessibility to ensure that all customers can easily and conveniently use financial services.

Strengthening Consumer Protection

Building Financial Fraud Prevention System

Hana Bank

To proactively block voice phishing damage, Hana Bank has expanded its monitoring hours for financial fraud prevention to include not only weekdays but also weekends and public holidays, establishing a 365-day, year-round response system. This has enabled the bank to respond swiftly even on non-business days, thereby strengthening its consumer protection framework. In addition, Hana Bank has provided education for financially vulnerable groups including the elderly, middle-aged individuals, and those with limited literacy, and also conducted preventive education programs such as conferences and lifelong learning camp for senior welfare centers, middle-aged support centers, literacy education teachers.



Financial Fraud Prevention Performance

9,103 cases



Amount of Financial Fraud Prevention

KRW **281.8** billion

Launching Financial Fraud Prevention and Compensation Service

Hana Card

In 2024, Hana Card launched 'Phishing Care,' a subscription-based product designed to prevent financial fraud and protect consumers. This product offers up to KRW 25 million in compensation for phishing and hacking incidents, as well as various security services such as voice phishing detection and malicious app inspection. In addition, Hana Card is the first credit card company in Korea to provide the 'Smart Care' service free of charge. 'Smart Care' offers remote inspection services and alert notifications services for phishing and smishing text messages, and provides compensation of up to KRW 3 million per year for financial incidents caused by voice phishing or hacking, and up to KRW 2 million per year for internet shopping fraud.



Expanding Financial Accessibility

Expanding Customer Contact Points through Partnerships with Other Organizations

Hana Bank

Hana Bank has partnered with BGF Retail, the No. 1 convenience store chain (18,458 stores as of the end of 2024), to expand its non-face-to-face digital innovation channels. Finance-specialized convenience stores combine the functions of convenience stores and banks to address the inconvenience of customers in financial blind spots. Hana Bank has installed STMs and ITMs in four CU convenience store locations. The ITM (Interactive Teller Machine) is an advanced version of the existing STM, allowing customers to handle banking transactions face-to-face with a bank teller via touchscreen. In addition, Hana Bank has formed a business partnership with Korea Post, enabling customers to use deposit, withdrawal, inquiry, and ATM services at over 2,500 post offices nationwide without additional fees.

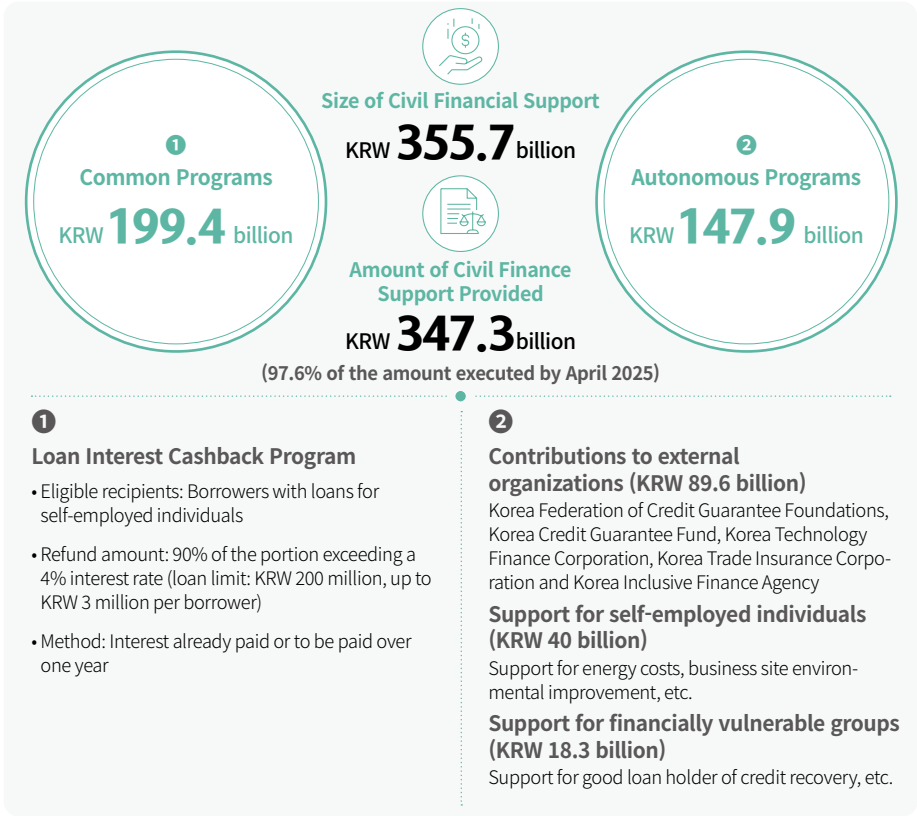


Social Contributions through Finance

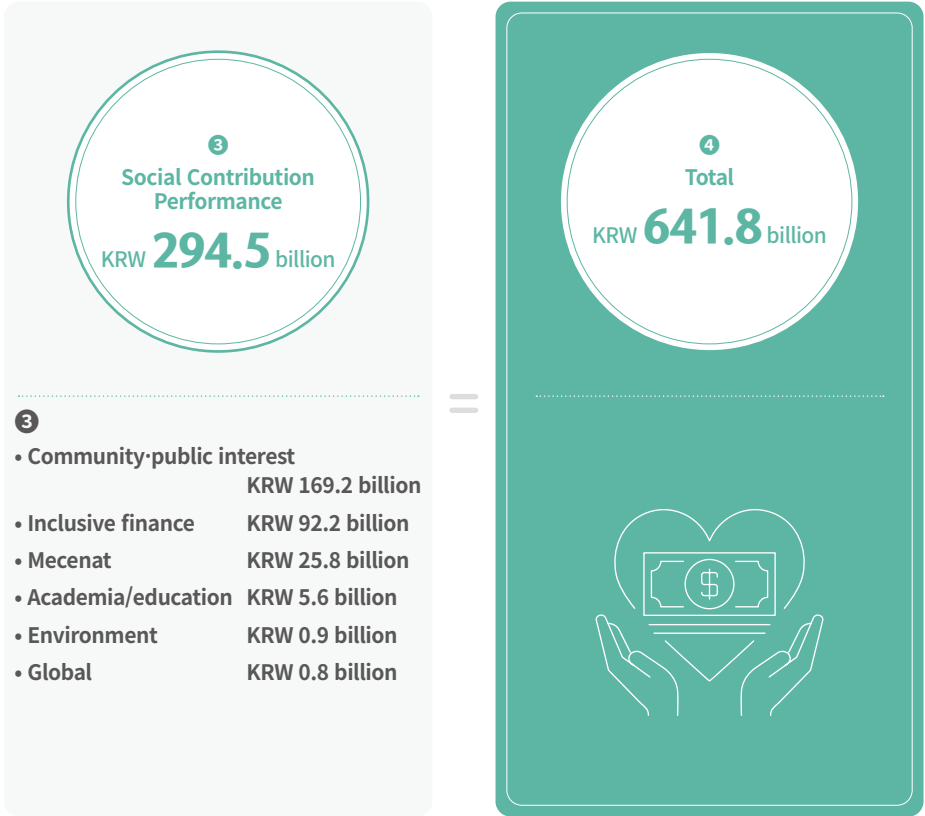
Promoting Civil Finance and Social Contribution Activities

Hana Financial Group is actively carrying out various support programs to achieve co-prosperity with small businesses and self-employed people facing difficulties. In addition to actively participating in the civil livelihood stability programs jointly promoted by the banking sector, Hana Financial Group conducts its own customized civil financial support programs to provide more practical and genuine support, embodying warm finance that practices sharing and compassion.

Promoting Co-Prosperity Cooperation Activities



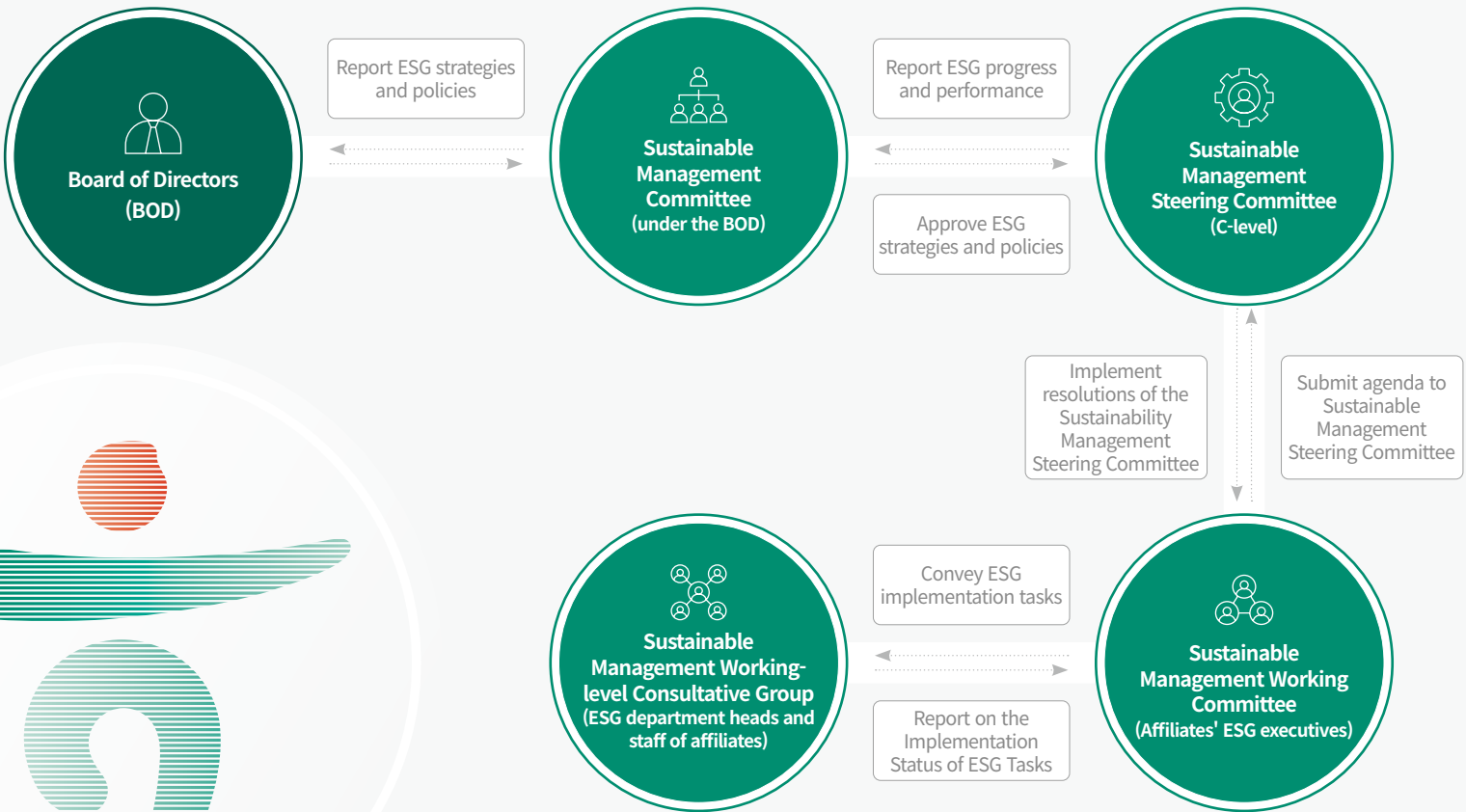
Promoting Social Contribution Activities



Practicing Transparency and Accountability

Operating the ESG Management System

ESG Management Implementation System



Discussion Agenda of the Sustainable Management Committee

2021

- Hana Financial Group ESG Progress Status Report
- Hana Financial Group Sustainable Finance Framework Establishment
- Hana Financial Group 2022 ESG Business Plan
- Hana Financial Group External ESG Assessment Improvement Roadmap

2022

- Hana Financial Group 2050 Carbon Neutrality Promotion Plan
- Joining ESG global initiatives (SBTi, NZBA, WEPs)
- Hana Financial Group 2023 ESG Key Initiatives
- Hana Financial Group External ESG Assessment Results and Response Plan

2023

- Joining ESG global initiatives (TNFD, PBAF)
- Hana Financial Group Sustainable Finance Framework Revision
- Hana Financial Group Diversity and Inclusion Policy Establishment
- Hana Financial Group ESG Performance and Initiatives

2024

- Resolution to join the Impact Disclosure Council initiative
- Hana Financial Group ESG Performance and Initiatives Report

Pacticing Transparency and Accountability

Applying the Sustainable Finance Framework

Hana Financial Group defines sustainable finance as ‘growing together and sharing happiness with all stakeholders by contributing to the resolution of environmental and social issues’. As a leading financial institution in Korea, the Group aims to fulfill its responsibility as a financial institution by providing sustainable finance to customers based on its ‘ESG Response Principles’. To this end, Hana Financial Group transparently manages its mid- to long-term ESG targets, ‘2030 & 60’ and ‘Zero & Zero,’ and has established the ‘Sustainable Finance Framework’—guidelines applied to all products and services offered by the Group—to ensure communication with stakeholders. Hana Financial Group and its affiliates comply with all policies within the Sustainable Finance Framework and put sustainable finance into practice.

ESG Response Principles



Key ESG Policies and Frameworks



- 19 Group's History
- 20 External ESG Assessment
- 21 Group's Sustainability Story
- 22 HANA ESG Strategy
- 23 HANA Sustainable Finance
- 24 Enhanced Global Initiative Cooperation



02. SUSTAINABILITY STORY

Hana Art Crew: Kim Mi-Ran
Title: Fruits of Deep Roots

Group's History

2005~2020

- Dec. 2005** · Established Hana Financial Group
- Aug. 2007** · Joined the UN Global Compact
- Sep. 2007** · Joined the UNEP FI
- Mar. 2008** · Introduced business unit as the first in Korea
- Apr. 2013** · Established the 'Happiness Sharing Committee'
- Oct. 2016** · Listed in DJSI Asia Pacific
· Selected as an outstanding company for climate action by CDP Korea
- Apr. 2018** · Participated in the UNEP FI's PRB project as a founding bank
- Jun. 2019** · Joined the UNEP FI's PRB

2021

- Mar. 2021** · Declaration of carbon neutrality & coal phase-out
· Became an official TCFD supporter
- Mar. 2021** · Hana Bank, Korea's first bank to mediate KRW 100 billion worth green loans
- Apr. 2021** · Announced the Group's mid- to long-term ESG Strategies
- Jul. 2021** · Established the Hana Financial Group sustainability management framework
- Jul. 2021** · Hana Bank adopted the Equator Principles
- Sep. 2021** · Hana Financial Group joined Partnership for Carbon Accounting Financials (PCAF)
- Oct. 2021** · Hana Bank signed the UN Convention on Biological Diversity

2022~2023

- Jan. 2022** · Hana Financial Group listed into Bloomberg Gender Equality Index (BGEI)
- Apr. 2022** · Hana Financial Group declared support for the Women's Empowerment Principles (WEPS)
- May 2022** · Hana Financial Group joined Net-Zero Banking Alliance (NZBA)
- Oct. 2022** · Hana Financial Group obtained approval for the Hana Financial Group SBTi
- Jun. 2023** · Hana Financial Group declared Vision NEXT 2030
- Jun. 2023** · Joined the Taskforce on Nature-related Financial Disclosures (TNFD) and the Partnership for Biodiversity Accounting Financials (PBAF)
- Jul. 2023** · Hana Financial Group established 「Diversity and Inclusion」 Policy

2024~

- Feb. 2024** · Hana Financial Group, announced new Talent Philosophy(Humanity, First Mover, Growth Mind)
- Apr. 2024** · Joined IDT
· Participated in UNGC Forward Faster
- Sep. 2024** · Signed MOU for SMEs' response to climate crisis
- Oct. 2024** · Hana Financial Group, launched [Hana The Next], the integrated brand for the seniors
- Oct. 2024** · Hana Financial Group, completed [100 Childcare Centers Construction Project]
- Dec. 2024** · Hana Financial Group, donated KRW 15 billion to Community Chest of Korea
· Joined the [KRW 100 Billion Club of the Hope Sharing Campaign]

External ESG Assessment



MSCI ESG evaluation

Received Grade AAA
(Global No. 1 in Banking in 2024)



DJSI World

Included three years in a row
(Global No. 1 in Banking in 2022)



CDP

Received Grade A



KCGS

Received Grade A



22.2 Medium Risk

Sustainalytics



2025 Best PB Bank in Korea

Selected by Euromoney
(18th time since 2005)



2025 Best Foreign Exchange Bank in Asia

Selected by Global Finance
(1st among banks in Korea)







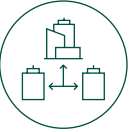








2024 Best PB Bank in Asia* 2024 Best PB Bank in Korea (PB Training and Development)

Selected by The Banker
(*1st among commercial banks in Korea)

• Group's Sustainability Story

Group's Sustainability Story

	2021	2022	2023	2024
Strategic Direction	<p>Establishment of the Group's ESG mid- to long-term strategies</p> 	<p>Establishment of goals to achieve 「2050 Carbon Neutrality」</p> 	<p>Establishment the Group's 「Diversity and Inclusion」 Policy</p> 	<p>Establishment of 「ESG Disclosure System」 for transparent information disclosure</p> 
Sustainable Finance	<p>Establishment of the Group's 「Sustainable Finance Framework」</p> 	<p>Establishment of 「ESG Financing」</p> 	<p>Establishment the 「ESG Financing Evaluation System」</p> 	<p>Promotion of 「ESG Financing for SMEs」</p> 
Local Community Impact	<p>The Group's 100 Childcare Centers Construction Project (initiated in 2018)</p> 	<p>「Hana Power On」 program to create social values</p> 	<p>「Hana Life Journey Support」 project to support low birth rates</p> 	<p>Completion of the Group's 100 Childcare Centers Construction Project</p> 
Enhanced Global Initiative Cooperation	<p>Official TCFD Supporter Joined the PCAF Joined the EP (Hana Bank)</p> 	<p>Joined the SBTi Joined the NZBA Official UN WEPs Supporter</p> 	<p>Official TNFD Supporter Joined the PCAF</p> 	<p>Joined the IDT Participated in the UNGC Forward Faster initiative</p> 

HANA ESG Strategy

2021



Establishment of the Group's ESG mid- to long-term strategies

Hana Financial Group has established the ESG vision 'Big Step for Tomorrow,' which reflects the Group's commitment to a sustainable future. In order to implement the vision, we have established three strategic directions of 'Promotion of the implementation of a low-carbon environmental system,' 'Social Contributions through Finance,' and 'Decision-making based on transparency and corporate social responsibility.' Furthermore, we have set two implementation goals and nine key tasks for specific implementation. In particular, we have announced the goals of '2030 & 60' and 'Zero & Zero' in three areas: Creation of low-carbon and eco-friendly business sites, Establishment of low carbon portfolio, and Expansion of ESG finance. We aim to achieve KRW 60 trillion in loans, investments and financing for green and sustainable sectors by 2030 and zero balance in coal project financing and to reach zero carbon emission from the Group's business sites by 2050.

For more details, refer to page 11 of this report

2022



Setting goals to achieve '2050 Carbon Neutrality'

In order to achieve 'Zero & Zero,' a key goal established under its ESG vision 'Big Step for Tomorrow,' and contribute to the global effort to contain the rise in the earth temperature within 1.5°C, Hana Financial Group established the 'Hana Financial Group 2050 Carbon Neutrality Roadmap' in accordance with the Science-Based Target Initiative(SBTi) and PCAF standards.

Based on the Science-based Targets, this Roadmap not only establishes targets for reducing direct emissions(scope 1) and indirect emissions(scope 2) from our business sites, but also presents a comprehensive carbon emissions reduction target that includes emissions from the asset portfolio(Scope 3) as a financial institution. The Group's reduction targets were officially certified by the SBTi in October 2022.

For more details, refer to pages 64-78 of this report

2023



Establishment of 'Diversity and Inclusion' Policy

As part of the implementation of the Group's mission, 'Growing Together, Sharing Happiness,' Hana Financial Group has established and operated the 'Diversity and Inclusion principles', which are based on 'Code One,' the Group's code of ethics, and the Hana Financial Group Human Rights Statement and comply with global standards such as the UN Universal Declaration of Human Rights, International Labor Organization(ILO) Conventions, and UNGC Principles.

1 Providing Equal Opportunity & Compensation

Hana Financial Group prohibits discrimination in all aspects related to recruitment, promotion, and compensation of employees, and provides equal opportunities.

2 Nurturing Women Leadership in Finance Sector

Hana Financial Group does not constitute all directors with a specific gender in accordance with the diversity standards of the board of directors and ensure fair treatment without gender discrimination in the composition, promotion, and evaluation of management.

3 Establishing Inclusive Culture

Hana Financial Group does not unlawfully discriminate against any individuals, including persons with characteristics such as age, disability, marriage, pregnancy and childbirth, race (including skin color, nationality, country of origin), religion, gender, and sexual orientation.

4 Securing Financial Inclusion

Hana Financial Group treats all stakeholders equally from an inclusive perspective. The Group provides financial education to the financially vulnerable, such as the elderly, people with disabilities, and foreigners who have difficulty accessing financial services due to digital transformation and expand financial accessibility through channel innovation.

For more details, refer to pages 158-159 of this report

2024



Introduction of 'ESG Disclosure System'

Hana Financial Group has established the 'Group ESG Disclosure and Data Management System' to proactively respond to the expansion of mandatory ESG disclosure both domestically and internationally, and to systematically and effectively collect, manage and disclose ESG performance at the group level. This system is designed based on the global ESG disclosure standard(ISSB) and the Korean disclosure standards(KSSB), while incorporating major international disclosure frameworks, e.g., GRI, SASB and TCFD, thereby ensuring conformity to various standards.

In addition, to enhance the level of ESG management and actively respond to the global investors' demand, standards from major ESG rating agencies, e.g., MSCI, DJSI and CDP, have been incorporated. Based on these standards, 72 group-level indicators and 386 detailed items have been selected on a consolidated group basis, and these indicators are applied uniformly to all Group companies, standardizing the scope and criteria for ESG information and ensuring comparability and consistency.

For more details, refer to page 36 of this report.

HANA Sustainable Finance

2021



Establishment of the 「Sustainable Finance Framework」

Hana Financial Group defines finance that contributes to the resolution of environmental and social issues and grows and shares happiness with its stakeholders as 'Sustainable Finance'. In order to practice the sustainable finance, we established the Sustainable Finance Framework in July 2021 and announced to all stakeholders that we would fulfill our responsibilities as a financial institution by providing sustainable financial products and services to customers based on ESG response principles.

Furthermore, we transparently manage and communicate with stakeholders about the progress of our ESG mid- to long-term goals, e.g., KRW 60 trillion in ESG finance by 2030, ZERO carbon emissions from business sites and zero balance in coal project financing by 2050, and consider environmental and social impacts when making decisions on loans and investment.

For more details, refer to page 17 of this report

2022



Establishment of the 「ESG Financing Handling Standards」

Hana Financial Group has established and operated the 「ESG Financing Handling Standards」 applicable to all financial products and services. Based on this, we restrict handling financial products and services that have significant negative impacts or could be socially problematic to minimize environmental and social risks and potential risks arising from industry-specific characteristics. Additionally, industries with a high proportion in the Group's asset portfolio and high GHG emissions, such as oil refining, steel, and chemical industries, are designated as ESG Restricted Industries and Industries with ESG-concerns for a more thorough management.

Specifically, we review compliance with international conventions and local laws and regulations, and determine the handling of financial products and services by systematically and comprehensively review of industry-specific priority, exemption and external policies adoption. Furthermore, we transparently communicate industry-specific standards and policies to external stakeholders such as suppliers and customers and actively respond to opinions and risk factors raised by them.

For more details, refer to page 75 of this report

2023



Establishment of 「ESG Finance Evaluation System」

Hana Bank has established the 「ESG Finance Evaluation System」, the first of its kind among the domestic financial institutions, to incorporate the Korean Green Taxonomy(K-Taxonomy). The K-Taxonomy is a standard set by the Ministry of Environment to classify eco-friendly economic activities, such as greenhouse gas reduction and climate change adaptation, aimed at promoting green finance and achieving a sustainable circular economy.

The newly introduced ESG Finance Evaluation System automatically identifies targets that require review from an ESG finance perspective when conducting corporate finance or direct investments. This ensures that the K-Taxonomy compliance, GHG emissions, reduction targets, and monitoring results are incorporated into financial support decision-making.

For more details, refer to pages 53-56 of this report

2024



Expansion of 「ESG Financial Support for SMEs」

Hana Financial Group is strengthening its comprehensive support system to promote the internalization of ESG management and support the sustainable growth of SMEs(Small and medium-sized enterprises).

① Interest Rate Support for SMEs' Response to Climate Crisis

Hana Bank has signed a financial support agreement worth KRW 1 trillion for SMEs struggling with the transition to a low-carbon economy and provides preferential interest rates on loans related to the low-carbon transition within a KRW 200 billion limit. In particular, additional interest rate reductions are applied to loans in compliance with the K-Taxonomy.

② ESG Consulting for SMEs

Hana Bank has expanded and reorganized its ESG consulting organization to provide specialized ESG consulting services for SMEs to respond to ESG regulations.

③ Corporate ESG Lounge

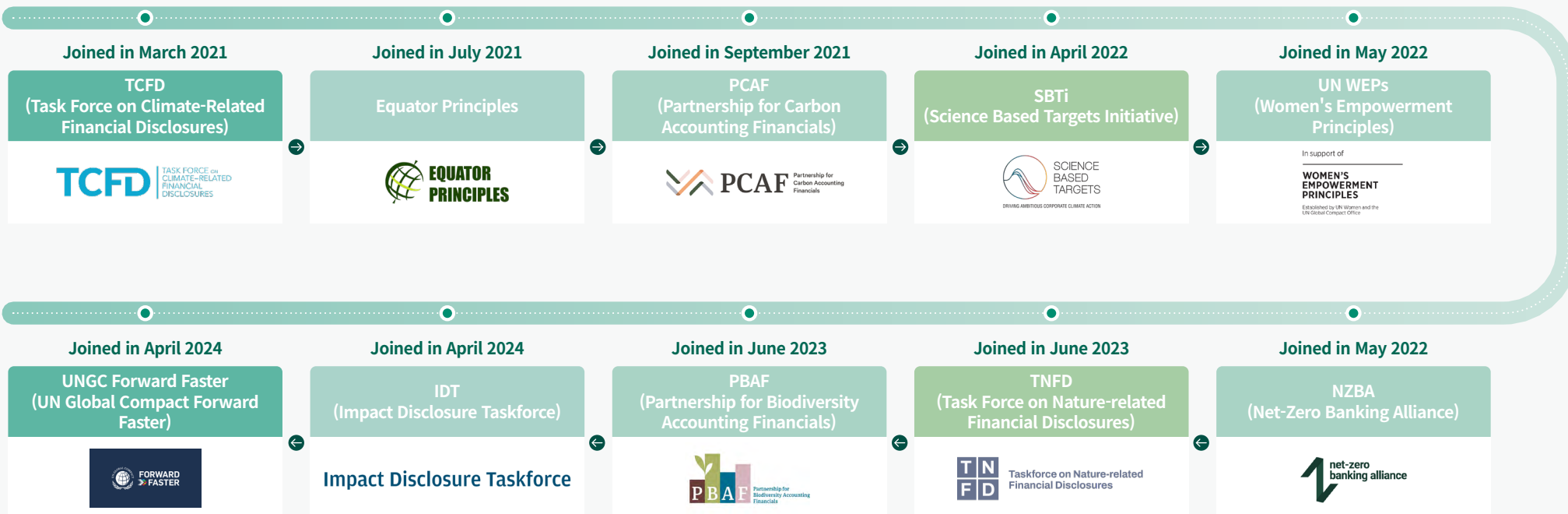
Hana Bank operates corporate ESG consulting, corporate GHG emissions calculation, and corporate ESG education as part of its corporate banking services.

For more details, refer to pages 27-29, 37 and 51 of this report

Enhanced Global Initiative Cooperation

Enhanced Global Initiative Cooperation

Hana Financial Group is actively participating in various initiatives on key sustainability issues such as response to climate change, conservation of biodiversity and gender equality in order to faithfully comply with global ESG standards.



- 26 OUR value
- 30 NEW value
- 34 EXTRA value



03. SUSTAINABILITY VALUE

Hana Art Crew: Lee Da-Rae
Title: Swan Lake

- OUR value



OUR value

FINANCE WITH VALUE, GROWTH WE EVALUATE

Putting Customers First

Hana Financial Group regards the sustainable growth of customers and society as its top priority. We provide comprehensive financial solutions throughout the entire stages of our customers' lives to help ensure their economic stability. In addition, by offering specialized and customized financial services and consulting for small businesses, we contribute to revitalizing local economies.

Furthermore, we aim to enhance financial accessibility through a dedicated platform tailored for foreign customers. All of these efforts reflect the Hana Financial Group's commitment to fulfilling its social responsibilities in finance and to realizing the true essence of finance—growing together with customers.



Our Value Story

Story 01

Together with Customers, as One

Hana Financial Group is accelerating its three strategic growth areas for the future: 'Seniors · SOHO · Foreigners'. We have launched customized brands that reflect the specialized financial needs of diverse customer groups, including seniors, small businesses and foreign nationals. By maximizing the competitiveness of our products across banking, insurance, and card services, we are expanding differentiated financial offerings that set us apart from competitors.

「HANA THE NEXT」 is an integrated brand specialized for seniors, providing comprehensive life care services from retirement to post-retirement planning. We are also delivering customized financial services through exclusive brands: 「HANA THE SOHO」 for small businesses and 「HANA THE EASY」 for foreign nationals.

Story 02

A True Partner in the Growth of Small Businesses

Hana Financial Group promotes co-prosperity finance by providing site-specific support that offers practical help to small businesses. In particular, we have carried out the 「Business site Environment Improvement Support Project」, which has helped 3,500 small business sites nationwide by replacing old signs and improving interior environments. This aids in creating a more pleasant business environment and delivers practical benefits in attracting customers. In addition, Hana Bank has opened a small business-specialized branch at Namdaemun Market to offer customized consulting and financial services for small businesses.

Story 03

Providing Customized Financial Services

Hana Bank has opened the 「HANA SENIOR LOUNGE」, an inheritance-specialized center in Samseong-dong, Seoul. The 'HANA SENIOR LOUNGE' offers comprehensive services ranging from asset management during a customer's lifetime to will storage, inheritance execution and estate settlement. We provide professional and systematic estate management solutions covering finance · law · tax · real estate in collaboration with Japan's trust banking specialist 'SuMi TRUST', as well as major domestic law firms, tax firms and hospitals.

More Information



HANA THE NEXT

Hana Financial Group has launched HANA THE NEXT, an exclusive brand for seniors. Along with comprehensive financial expertise, it offers life care services such as retirement planning, inheritance gift, healthcare, helping not only existing seniors but also new seniors preparing for the next stage of their lives. HANA THE NEXT embodies the Hana Financial Group's commitment to expanding future possibilities for its customers.

HANA THE SOHO

Hana Financial Group has launched the 「HANA THE SOHO Merchant Savings Account」 as the first product of HANA THE SOHO, a brand dedicated to small businesses. This product offers up to 8% annual interest rate depending on the merchant's performance, and helps small businesses secure funds by applying the default interest rate when the account is terminated earlier than scheduled for the purpose of purchasing business premises and paying lease deposits and taxes.

HANA THE EASY

Hana Financial Group has launched HANA THE EASY, an exclusive brand for foreigners. It is an extension of the specialized app for overseas remittance 'Hana EZ', to a platform customized for foreigners which supports 16 languages and enables account opening and overseas remittance functions. This will enhance the financial convenience of foreigners staying in Korea through foreigners-only savings products and emergency loan services.

HANA THE NEXT

Launched in October 2024, 「HANA THE NEXT」 is Hana Financial Group's integrated wealth management brand designed to provide 'retirement solutions for myself, and inheritance and gift solutions for my family', covering everything from financial consultations such as retirement planning and wealth transfer to non-financial areas such as senior life care and nursing. In addition to offering personalized one-on-one consulting services in areas such as tax, inheritance and gifting, HANA Bank's senior advisors provide retirement planning based on each customer's life stage and asset status, delivering highly tailored retirement solutions.

Moreover, at the 「HANA THE NEXT Lounge」, a space specialized to seniors, we regularly hold a wide range of seminars to enrich post-retirement life on topics including health, hobby·leisure, re-employment and digital trends, which evolve into a comprehensive solution that supports all aspects of senior life. Currently operating in Euljiro, Seolleung, and Seocho, the 「HANA THE NEXT Lounge」 will also open a new location in Yeongdeungpo in the second half of this year. Anyone can make a reservation for consultation on retirement planning and various solutions for inheritance, and gifting, regardless of whether they are a Hana Bank customer. In addition to financial education, it provides a variety of non-financial seminars, covering topics such as gourmet dining, wine, ChatGPT, travel and job opportunities.

HANA THE NEXT Major Programs

Differentiated Retirement Solutions

- Analysis of required retirement funds
- Product strategy for retirement asset accumulation
- Asset management after retirement
- Design of retirement income withdrawal

Customized Wealth Management

- Creation of stable cash flow
- Inheritance and gift solutions for wealth transfer among family members and generations
- Analysis of existing insurance coverage

Extraordinary Spatial Experience

- Establishment of senior-specialized lounges in key regions
- Operation of senior education programs and seminars
- Internal and external collaboration synergy

Non-financial Senior Life

- Provision of diverse contents such as hobbies, health, leisure, etc.
- Senior housing and nursing care services
- Support for re-employment and entrepreneurship

More Information

Hana Financial Group Stands with Small Businesses, the Heart of Local Communities

CEO Ham Young-Joo, Emphasizes Customer Value

On March 25, 2025, in his first official move following his reappointment, CEO Ham Young-Joo visited the business sites of small business owners in the local community who had suffered significant losses due to a major fire at the end of last year, once again emphasizing the Group's commitment to putting customers first. During his visit, CEO Ham Young-Joo listened to the concerns of small business owners and offered warm words of comfort as they endured a challenging period in the aftermath of the fire. In addition, he provided practical support by assisting with the replacement of air-conditioning and heating equipment that could not be replaced due to financial difficulties after the fire and painted stair railings together with accompanying employees.

Growing Together with Small Businesses

Through its affiliate Hana Bank, Hana Financial Group carried out ESG support Project worth KRW 10 billion for approximately 4,100 small business sites nationwide in 2024. First, 2,475 small businesses received support to replace outdated, low-efficiency air conditioners and refrigerators with high-efficiency equipment. In addition, the Group provided digital transformation devices—including kiosks, table ordering systems, and AI CCTVs—to 287 business sites, helping small businesses improve operational efficiency and reduce costs.

Additionally, business environment improvement support was provided to 1,360 business sites to help small businesses attract customers and increase sales. Among these, 690 sites received support for replacing old signs, while the remaining 670 sites received assistance with interior renovations and indoor repairs, including waterproofing and leak prevention. Lastly, more than 10 small businesses received one-on-one “total solution consulting,” covering interior design, menu development, and marketing, and the entire consulting process was edited into videos and shared on social media.



▲ Conducting small business support projects



- NEW value



NEW value

INVEST IN GENERATIONS, GROW IMPACT THAT LASTS

Hana's Promise for Future Generations

Hana Financial Group is actively pursuing social investments to ensure a sustainable future for Korea. In particular, the Hana Financial Group is supporting the stable growth of children and promoting co-prosperity with local communities by building 100 childcare centers in areas underserved by childcare facilities nationwide. In addition, Hana Financial Group is taking the lead in addressing social issues by implementing Illegal Gambling Prevention and Rehabilitation Project for youth to support their healthy growth.

Through financial education support programs, we also help children and youth achieve economic independence and growth. These efforts by Hana Financial Group represent a meaningful investment and a promise to help future generations grow into healthy and sustainable members of society.



New Value Story

Story 01

Building a Happy Tomorrow for Children

Since 2018, Hana Financial Group has implemented the 「100 Childcare Centers Construction Project」 to address the low birth rate and improve childcare environments in local communities. Focusing on areas with limited childcare options, the Group established public and workplace childcare centers, successfully reaching a total of 100 centers opened by October 2024. Through this initiative, 7,519 children are able to grow up in safe and pleasant environments, and 1,510 childcare staff have gained stable employment. By creating diverse types of childcare facilities tailored to local needs—including 30 locations in rural and underserved areas, 18 for children with disabilities, and 10 integrated community centers—the Group has reduced regional disparities in childcare and strengthened public childcare services.

Story 02

Committed to Healing and Recovery

Hana Financial Group is actively addressing the serious social issue of youth gambling addiction. In cooperation with the Korea Problem Gambling Agency, we operate special educational programs to prevent youth gambling addiction and expand specialized counseling and treatment support to help affected youth recover psychologically and regain healthy daily lives. In addition, we provide customized healing camps and programs for youth and their families, and will continue to offer ongoing support to help them prepare for a better future.

Story 03

Supporting the Dreams of Future Generations

Hana Financial Group operates a variety of customized financial education programs. The 'Let's Play Finance, 1, 2, 3!' program, launched in 2023, is a non-face-to-face financial education initiative for elementary students that has reached a cumulative 1,491 participants. The 'Children's Economic Musical', which began in 2007, delivers financial education in an easy-to-understand musical format and has been seen by 200,155 children. The program for self-supporting youth has helped more than 330 financially vulnerable students achieve independence, while the 'Global Financial Experience' for international youth has increased the financial literacy of over 300 participants from abroad.

More Information

Hana Financial Group,
Fulfills Social
Responsibility by
Opening 100 Childcare
Centers

Six Years and Six Months,
Building 100 Childcare Centers

To address the low birthrate and establish a sustainable childcare environment, Hana Financial Group launched the 「100 Childcare Centers Construction Project」 in May 2018 by signing an MOU with the Ministry of Health and Welfare and the Presidential Committee on Ageing Society and Population Policy. With a total budget of KRW 150 billion, the project reached its goal in October 2024 with the successful opening of the 100th childcare center, 'Public Seokpo Hana Childcare Center'. This initiative has become a flagship social responsibility project of Hana Financial Group, helping to close gaps in childcare coverage nationwide.

Creating Social Value
by Supporting Underserved Areas

Through this project, Hana Financial Group has provided a high-quality childcare environment to a total of 7,519 infants and young children and has created stable jobs for 1,510 childcare staff, generating social value equivalent to KRW 280.2 billion annually. In particular, the Group prioritized support for areas with insufficient childcare infrastructure, such as regions at risk of depopulation, rural areas and industrial complexes, and promoted co-prosperity and inclusive growth within communities by operating specialized and integrated childcare centers for children with disabilities. Hana Financial Group will continue to focus on building a sustainable childcare environment for future generations through follow-up projects such as the '365-day Hana Childcare Center'.

Closer Look

The Journey and Achievements of Hana's 100 Childcare Centers Construction Project



Outcomes

• Total investment	KRW 150 billion
• Project period	May 2018 – October 2024 (6 years and 6 months)
• Total number of childcare centers opened	100 (public and workplace childcare centers)
• Number of children benefiting	7,519 infants and young children
• Number of jobs created	1,510 childcare staff
• Social value created	KRW 280.2 billion

More Information

Hana Financial Group recognizes the issue of youth illegal gambling as a serious social risk, and as part of its sustainable management strategy to address this issue, it is implementing the 「Youth Illegal Gambling Prevention and Rehabilitation Project」 with a total investment of KRW 10 billion over three years starting in 2024. This project is jointly led by Hana Financial Group and the Korea Problem Gambling Agency, and is being carried out in collaboration with various public and private organizations, including the Financial Supervisory Service, the National Gambling Control Commission, the National Police Agency and the Seoul Metropolitan Office of Education.

Through this project, Hana Financial Group is producing and distributing a variety of cultural content tailored to the perspectives of youth, such as musicals, webtoons and animations. In order to effectively communicate the dangers of gambling, Hana Financial Group also conducts offline campaign activities, including on-site busking performances, talk concerts, and the designation of gambling prevention practice schools.

In addition, Hana Financial Group will collaborate with professional counseling organizations to provide psychological counseling and systematic recovery programs for youth struggling with illegal gambling problems. Hana Financial Group will also raise public awareness and spread prevention messages through nationwide public campaigns.

Through this project, Hana Financial Group aims to protect youth exposed to the risks of illegal gambling, reduce the social costs associated with problem gambling, strengthen social safety nets, and contribute to building a sustainable society.



Hana Financial Group's Youth Gambling Prevention and Rehabilitation Support Project Plan

	
Prevention Education <ul style="list-style-type: none"> • On-site gambling prevention musicals <ul style="list-style-type: none"> - Visit schools to perform gambling prevention education musicals - Develop new content tailored to the needs of elementary, middle, and high school students ➔ Focused on 734 schools in 1 company-to-1 school partnership with the Financial Supervisory Service ➔ Educate 370,000 students in 740 schools over 3 years • Create gambling prevention educational content <ul style="list-style-type: none"> ➔ Webtoons, animations, and web dramas • Train youth gambling prevention specialists <ul style="list-style-type: none"> ➔ Train 1,000 specialists over 3 years 	Campaign to Eradicate Youth Gambling <ul style="list-style-type: none"> • Problem Gambling Prevention Week <ul style="list-style-type: none"> - Raise public awareness and strengthen community partnerships - Youth Gambling Prevention Week proclamation ceremony, Youth Gambling Prevention Contest, nationwide meeting of gambling prevention leaders • Designate gambling prevention practice schools <ul style="list-style-type: none"> - Support students' voluntary prevention efforts, including on- and off-campus prevention campaigns, school-specific activities, and awareness raising ➔ Engage 45,000 youth in 90 schools over 3 years
	
Professional Psychological-Emotional Counseling <ul style="list-style-type: none"> • Expand counseling services for youth with gambling problems <ul style="list-style-type: none"> ➔ Provide 24,000 sessions over 3 years 	Public Awareness Campaign <ul style="list-style-type: none"> • Public campaign to eradicate youth illegal gambling <ul style="list-style-type: none"> - Encourage public participation and deliver social messages through public service announcement campaigns

A total of **KRW 10 billion** will be invested over three years



EXTRA value

THE FIRST IN DIGITAL, LEADING THE FUTURE OF FINANCE

Future Finance Enabled by Digital Innovation

Hana Financial Group is pioneering new possibilities in finance by combining the innovation in AI technology with ESG values. Hana Financial Group is setting a new standard for leading the future of the financial industry through initiatives such as the 'Hana Bank Corporate ESG Lounge,' supports the sustainable growth of SMEs; the 'ESG Disclosure and Data Management System,' which establishes a reliable ESG disclosure system; and the 'Hana Digital Power On Project' which fosters talent for digital financial innovation.



Extra Value Story

Story 01

Transparent Information Disclosure

To comply with global standards and prepare for domestic ESG disclosure requirements, Hana Financial Group has established the 'ESG Disclosure Data Management System'. This system enables us to align with global disclosure standards such as GRI, SASB and TCFD, and to centrally manage ESG data from all Hana Financial Group affiliates more efficiently. By collecting and managing data in a standardized manner, we aim to provide consistent information to global investors and stakeholders. In addition, we are establishing internal control processes that meet the standards recognized by domestic and international assurance agencies to increase data reliability and information usability.

Story 02

Supporting Sustainable Growth of SMEs

Hana Bank has established the 'Corporate ESG Lounge' on its corporate internet banking platform to assist small and medium-sized enterprises (SMEs) facing challenges in ESG management. Through this platform, we provide corporate clients with free ESG consulting, calculation of greenhouse gas emissions and ESG training services needed to strengthen their ESG capabilities. In this way, Hana Financial Group strives to address the various challenges that SMEs face in their business operations to support their sustainable management.

Story 03

Leading the Future of the Financial Industry through Digital Competitiveness

Hana Financial Group has operated the 'Hana Digital Power On' program for three years to strengthen the digital capabilities of young people. The program is sponsored by the Financial Supervisory Service and joined by global IT companies such as SK Telecom, Google, Microsoft and Amazon Web Services. It offers practical training courses in fields such as AI and data analytics, and supports job placement in the IT field upon completion of training. In addition, Hana Bank is pursuing digitalization in finance, enhancement of customer experience, and reinforcement of non-face-to-face services through 'Project FIRST', its next-generation banking system development project.

More Information

We Will Build Trust with Stakeholders through Transparent ESG Disclosure.



Hana Financial Group has established a new 「Group ESG Disclosure and Data Management System」 to achieve a transformative improvement in the Group's ESG information management framework.

This disclosure system is designed to enable the integrated collection and management of ESG data from all Group affiliates and is based on a standardized set of items that reflects major domestic and global disclosure standards such as GRI, SASB, and TCFD. Each affiliate can enter information in the same input format, and the system allows for real-time monitoring of the collection status. All input histories and revision records are stored within the system, significantly enhancing the verifiability and reliability of ESG data.

In particular, this year's Hana Financial Group Sustainability Report has been prepared based on data compiled through the 「Group ESG Disclosure and Data Management System」. This has not only reduced the time required for data collection, but also minimized the potential for disclosure errors, while strengthening the connection and collaboration for ESG data among affiliates. The establishment of this disclosure system has become a crucial turning point, going beyond merely supporting disclosure to embedding ESG management throughout the Group. As ESG information is now shared in a standardized manner, affiliates have aligned their understanding and terminology, and data-driven ESG management has become firmly established.

The entire Group is now able to approach and respond to ESG issues under a unified standard, which is leading to stronger internal capabilities for sustainable value creation beyond one-time reporting. In addition, this system is expected to provide practical support in responding to global ESG assessments such as CDP, DJSI, and MSCI in the future.

More Information

Hana Financial Group Will Support Sustainable Management and Growth of SMEs through the 「Corporate ESG Lounge」.

Corporate ESG Consulting

Professional management consultants provide free, customized solutions to help Hana Bank's corporate clients address challenges in ESG management and systematically respond to ESG regulations. If a corporate client is required to submit ESG information by partners due to ESG due diligence in the supply chain, or needs to respond to the EU's carbon border tax but lacks the necessary personnel or resources in-house, Hana Bank offers support through a dedicated team. As deliverables, Hana Bank provides ESG management status diagnosis reports, improvement tasks and implementation solutions. Additional consulting is also available in response to changes in the regulatory environment.

(45 cases between July 2024 and April 2025)

Supporting sustainable growth of corporate clients Hana Bank ESG Consulting Service



What is Hana Bank ESG Consulting Service?

Professional management consultants provide customized solutions to help Hana Bank's corporate clients address challenges in ESG management and systemically respond to ESG regulations.

Corporate GHG Emissions Calculation

Hana Bank provides services to help its corporate clients systematically manage greenhouse gas emission sources and easily calculate their greenhouse gas emissions. This service utilizes a greenhouse gas emission calculation system developed in collaboration with Ewha Womans University and verified by experts from the Financial Supervisory Service. This system maximizes user convenience by allowing users to simply enter basic data such as energy usage into the system and visually check their greenhouse gas emission through graphs. This service effectively addresses the difficulties faced by SMEs needing to measure carbon emissions, amid increasing demands from partner companies due to respond to global regulations.

Corporate ESG Training

Hana Bank provides ESG-related training videos to its corporate clients. The training covers essential topics for implementing ESG management, including ESG concepts and history, regulatory trends, carbon pricing, and emissions trading. SMEs that wish to pursue ESG management but lack specialized personnel can use these videos for employee training and seminars, reducing the training burden.

Closer Look

The Corporate ESG Lounge's GHG Emissions Calculation Service

Step 01 Enter basic information

Step 02 Enter fuel usage data



Step 03 Calculate GHG emissions

More Information

Hana Financial Group is actively fostering young digital talent to lead the future of finance. In particular, through the 「Hana Digital Power On」 program, we provide systematic support to help young people develop practical digital capabilities.

In 2024, the 'third class of Hana Digital Power On' offered tailored education by separating IT majors and non-majors for more efficient learning. The program was also expanded from the previous 16 sessions over four weeks to 25 sessions over five weeks, providing more learning opportunities. Participating students competed in a hackathon co-hosted by SK Telecom and Hana Financial Group, and carried out projects to develop financial services using emerging digital technologies together with Hana Financial Group employee mentors working in the field. Outstanding teams were awarded prizes and given opportunities to visit global IT companies and experience advanced finance and technology first-hand. In 2024, 47 students completed the third class of the 'Hana Digital Power On program', bringing the total number of graduates from the first to the third class to 117.



「Project FIRST」, Next-generation Core Banking System Development Project

Phase 1	Phase 2
Project O.N.E Building ICT systems	Project FIRST Building a next-generation banking system
<ul style="list-style-type: none"> • Upgrading branch environment • Building marketing-data hubs 	<ul style="list-style-type: none"> • Enhancing customer experience • Innovating digital platform • Upgrading foundational infrastructure

Three Key Directions of Project FIRST

Enhancing Customer Experience	Providing seamless financial services from transaction initiation to product recommendation and subscription <ul style="list-style-type: none"> • Improve non-face-to-face subscription process • Offer preferential interest rate conditions in real-time • Expand digital-based wealth management services • Digital Transformation of corporate banking and marketing platforms
Innovating Digital Platform	Delivering agile non-face-to-face services <ul style="list-style-type: none"> • Develop a new 'Hana 1Q app' with a customized structure that categorizes customers by transaction type and provides quick access to their preferred services • Improve large-scale data processing speed to achieve industry-leading transaction speeds
Upgrading Foundational Infrastructure	Enhancing competitiveness of non-face-to-face channels by optimizing new platform operations <ul style="list-style-type: none"> • Upgrade interfaces to increase integration and development efficiency • Expand cloud infrastructure to ensure stable service operation • Enhance safe and reliable security systems

- 40 Enhancing Financial Inclusion
- 52 Achieving Sustainable Finance
- 63 Response to Climate Change



04. FOCUS AREA

Hana Art Crew: Seo Min-Woo
Title: Sunset

FOCUS AREA ①

Enhancing Financial Inclusion

One Promise for All, Growth Shared Together

Hana Financial Group is committed to achieving financial inclusion by expanding the scope of financial services so that individuals, households, and businesses can access a variety of financial services at reasonable costs regardless of their economic conditions. We protect customers and improve financial accessibility by providing customized services and effective financial education to financially vulnerable groups such as low-income individuals, retirees, people with disabilities and the elderly. In addition, we are actively fulfilling our social responsibility as a financial institution to achieve sustainable growth together with all stakeholders in accordance with the United Nations Environment Programme Finance Initiative (UNEP FI) and responsible banking principles.

Civil Financial Support Performance

KRW
347.3 billion

Social Contribution Performance

KRW
294.5 billion

Total
KRW
641.8 billion

Expanding Financial Services

Support for Financially Vulnerable Groups

Hana Financial Group operates various financial support programs for financially vulnerable groups, including interest subsidies, mid-interest loan provision, and overdue payment reductions. These initiatives aim to help ease the economic burden on financially vulnerable people and, in the long term, to support their economic independence and improve financial capability by enabling them to generate stable income. We also make various efforts to ensure that financially vulnerable groups can easily access financial services.

Operating Mobile Branches for Senior Customers

Hana Bank operates mobile branches called 「Mobile Hana Bank for Seniors」 to improve financial accessibility for senior customers in non-metropolitan areas where it is difficult to visit bank branches. These mobile branches provide financial services frequently used by seniors, such as receiving pension payments, depositing and withdrawing cash, and issuing check cards and passbooks. To this end, they are equipped with smart tellers, portable banking devices and instant card issuance machines.



Hana Bank

Long-term Installment Repayment Programs and Financial Cost Support

Hana Bank offers a Long-term Installment Repayment Program for new borrowers, providing a 0.5% interest rate reduction. In 2024 alone, Hana Bank supported 939 cases, enabling borrowers to reduce KRW 470 million in financial costs. Additionally, through the financial cost support program, Hana Bank selected 1,813 good loan holders among personal credit loan borrowers with a contracted interest rate exceeding 6% and provided a total of KRW 520 million in support.

Hana Bank

Supporting Credit Recovery Programs

Hana Bank Hana Card

To support the credit recovery programs of the Credit Counseling & Recovery Service, Hana Bank contributed KRW 1 billion in 2024.

In addition, Hana Bank and Hana Card expanded their support for good loan holders under individual debt adjustment through an MOU with the Credit Counseling & Recovery Service in 2024. This MOU includes donations and support for the issuance of small-amount credit cards, aiming to alleviate the inconvenience of daily life for good loan holders and help them restore their credit scores. Hana Bank donated KRW 13 billion to support good loan holders, and Hana Card launched a small-amount credit card product in April 2025 to improve their financial accessibility.

Supporting Activities for Delinquent Borrowers

Hana Card

Hana Card has operated an ESG debt adjustment program for vulnerable groups to help customers experiencing difficulties due to delinquencies recover quickly and to promote co-prosperity finance. The main initiatives include offering low interest rates for installment repayment of overdue payments and increasing the reduction rate of overdue payments. In particular, to support delinquent borrowers in restoring normal financial status, a fixed interest rate as low as 7% was applied for installment repayment of card payments. Since 2023, a total of 7,208 customers have benefited from low interest rates, and 2,078 customers have received overdue payment reductions, with the reduction rate increased by up to 10 percentage points.

Supporting Gyeonggi-do 'Children's Meal Card'

Hana Card

Hana Card serves as an operating agency for the Gyeonggi-do Children's Meal Card to ensure that children receiving meal support have access to regular meals and to address underserved areas in meal provision. The Gyeonggi-do Children's Meal Voucher program began operations in March 2024, and since December of the same year, Hana Card has supported the expansion of meal voucher services nationwide, starting with the Tongyeong area. In 2024, the total usage amount of the Children's Meal Voucher reached KRW 23.8 billion.

Expanding Financial Services

CASE STUDY

Continuous Efforts to Protect Financial Consumers

Hana Bank

Hana Bank has made continuous efforts across various areas to protect the rights and interests of financial consumers and to enhance financial inclusion. In recognition of these achievements, Hana Bank received the Consumer Education Award at the 2024 Korea Financial Consumer Rights Grand Prize and the Digital Innovation Award at the Korea Financial Innovation Grand Prize in the same year, demonstrating its innovation in financial services.

Hana Bank revised its Guidelines for the Protection of Elderly Financial Consumers to better protect elderly consumers, and conducted regular checks and monitoring on related departments to ensure the revised guidelines were properly implemented throughout the bank's operations. During periods with heightened financial scam risks, Hana Bank sent text messages for voice phishing prevention and conducted active prevention campaigns through its website and the Hana 1Q app. To improve financial service accessibility for people with visual impairments, Hana Bank revised the Application for Proxy Writing and Recording for People with Visual Impairments and carried out thematic inspections and monitoring to achieve practical service improvements. Further, Hana Bank actively provides support for digitally marginalized groups. The bank shared the results of the Financial Supervisory Service's evaluation of senior-friendly mobile financial apps with relevant departments, and took rapid improvement measures to prevent elderly and financially vulnerable customers from being excluded from the digital finance environment.

Strengthening Support for Protecting Individual Debtors

Hana Card

On October 17, 2024, the Individual Debtor Protection Act came into effect to promote a culture of co-prosperity in debt adjustment and to protect individual debtors from excessive debt burdens. In line with the purpose of this legislation, Hana Card has developed practical support measures to ease debtors' burdens and assist their early recovery. Specifically, in accordance with the Individual Debtor Protection Act, Hana Card has limited excessive collection practices and implemented a system to ensure that late payment interest is not charged on debts not yet due for repayment. In addition, a dedicated application process has been established within digital channels to allow quick and simple applications for debt adjustment.

Supporting Emergency Financial Services

Hana Card

Since 2023, Hana Card has operated the Emergency Financial Service to provide more specific and attentive support taking into account customers' financial difficulties and various social circumstances. In 2024, Hana Card provided the Emergency Financial Service twice, to support customers affected by heavy rains and by the fire at the Seocheon Special Market in Chungnam.

Expanding Product Brokerage for Low-Mid-credit Customers and Vulnerable Groups

Finnq

Finnq is continuously expanding brokerage services for loan products aimed at mid- and low-credit customers and vulnerable groups, such as Saitdol and Sunshine Loans. Finnq provides inclusive finance products in partnership with financial institutions, and has introduced a "Government Support" category to enhance accessibility for financially vulnerable customers. Additionally, through its loan diagnosis service, Finnq enables customers to easily check their eligibility to request an interest rate reduction. To facilitate this, Finnq uses MyData to analyze changes in customers' credit ratings as well as their asset and liability status, guiding them on the possibility of applying for an interest rate reduction.

Contributions to the Inclusive Finance Programs

Hana Card

Indicator	Unit	2022	2023	2024
Balance of mid-interest loans	KRW 1 million	72,968	102,149	208,691
Contribution to the Korea Inclusive Finance Agency Fund		806	961	945

Supplying Private Rental Housing REITs for housing-insecure populations

Hana Asset Trust

Hana Asset Trust contributes to improving the housing welfare of housing-insecure populations through its participation in government-supported private rental housing projects. In 2024, the company invested KRW 4 billion in two new projects, and cumulatively invested a total of KRW 24.68 billion in 17 projects.

Expanding Financial Services

Protecting Financially Vulnerable Groups

Hana Financial Group operates various support programs for vulnerable groups who have difficulty accessing financial services, such as the elderly and people with disabilities. We provide detailed information about potential risks associated with financial products, and protect customers by providing education to prevent financial crimes such as voice phishing. In line with strengthened financial consumer protection policies, we also strive to protect consumers through proactive information sharing and guidance.

Introducing Tablets for Customers with Hearing Impairments and Seniors with Hearing Loss

Hana Bank

Hana Bank introduced ‘SOBORO (Sound-Based Route Observation)’; a dedicated tablet for text-based consultations to improve financial service accessibility for customers with hearing impairments and seniors with hearing loss. ‘SOBORO’ instantly converts employees’ voices into subtitles and offers a text-based communication function, enabling more convenient interaction. In particular, 39 tablets have been installed at nine branches frequently visited by senior customers to help seniors and customers with hearing impairments receive financial consultations more comfortably and easily.

Establishing and Operating Processes to Protect Financially Vulnerable Groups

Hana Securities

Hana Savings Bank

To further protect the rights of elderly financial consumers, Hana Savings Bank has strengthened guidance on the right to withdraw subscriptions when selling loan-type financial products to customers aged 70 or older. In particular, by reflecting the ‘Protection Standards for Selling Financial Investment Products to Elderly Investors,’ the bank improved its procedures to provide additional information about the withdrawal period and application methods even after products are sold.

Hana Securities gives prior explanations of potential investment disadvantages to financially vulnerable customers and provides customized services by assigning dedicated employees for people with disabilities and specialized counters for elderly investors at all branches. In particular, when an elderly investor purchases an investment solicitation caution product, separate procedures are applied in accordance with the ‘Protection Standards for Selling Financial Investment Products to Elderly Investors.’ In addition, Hana Securities follows response manuals customized to each type of disability and enhances accessibility through electronic financial services tailored to specific needs such as braille security cards, voice ARS, dual-channel (text/voice) authentication services and chatbot consultation services.

Providing Braille Cards and Braille Guides for People with Visual Impairments

Hana Card

Hana Card provides braille cards and braille guides to ensure that customers with visual impairments can use cards without inconvenience. In particular, since January 2024, all restrictions on braille card issuance have been removed so that braille cards can be issued for every card product; 38 customers with visual impairments received braille cards by 2024. Hana Card also provides product benefit guides in braille to increase accessibility to product information, and operates a dedicated customer service center for braille card issuance to further improve accessibility to financial services.

Introducing Braille Security Cards

Hana Savings Bank

To enhance convenience for customers with visual impairments or low vision, Hana Savings Bank has introduced braille security cards for electronic banking subscriptions.

Customer Response Guidelines by Disability Type

People using wheelchairs	People with language impairments
<ul style="list-style-type: none">• Suddenly pushing or grabbing a wheelchair may cause the user to lose balance, so always ask first what kinds of assistance they need before helping them.• When having a conversation, make sure to be at eye level with the other person.	<ul style="list-style-type: none">• Inform customers that they can request sign language consultation via smartphone video calls to the Dasan Call Center.• During conversations, face the other person and communicate politely using gestures, facial expressions, and mouth movements.
People with visual impairments	People with hearing Impairments
<ul style="list-style-type: none">• Be careful not to distract the guide dog, and ensure that the guide dog is always in the same space as the customer with a disability.• When providing directions, for safety, the guide should have the customer with a disability hold the guide’s elbow, and the guide should walk about half a step ahead of the customer.	<ul style="list-style-type: none">• When using non-face-to-face channels, provide instructions on how to use IQMTS (Mobile Trading System), 1QHTS (Home Trading System), etc. for customer convenience.

Expanding Financial Services

Support for Digitally Underserved Groups

Hana Financial Group leverages digital technology to help customers access financial services more conveniently.

Publishing the Digital Financial Literacy Textbook

Hana Bank

In February 2024, Hana Bank launched 'Hana 1Q Guide,' a financial education app designed to enhance digital financial literacy. In May of the same year, Hana Bank published a digital finance literacy textbook utilizing the Hana 1Q Guide app. This textbook covers a comprehensive understanding of digital finance, methods of conducting digital financial transactions, digital financial scams, voice phishing prevention and response strategies, and instructions on using the Hana 1Q Guide app. It also includes assessment units to help learners evaluate their comprehension. The textbook was distributed to 8,000 learners through 328 literacy education centers nationwide, operated by the National Institute for Lifelong Education, and served as an educational resource to improve digital financial literacy.

Conducting On-site Digital Financial Literacy Training

Hana Bank

Hana Bank, in cooperation with the National Institute for Lifelong Education, an affiliate of the Ministry of Education, conducted financial literacy education and hands-on ATM training for senior learners to strengthen their digital financial capabilities at Tanhyeon Station and Gwangju Culture Bank. From June to August 2024, approximately 200 seniors (201 in total, according to the National Institute for Lifelong Education) participated in 12 training sessions at 10 institutions in the Gyeonggi and Gwangju areas. After completing preliminary learning with the Hana 1Q Guide app, learners experienced real financial tasks such as card insertion and cash deposits and withdrawals at ATMs.

Introducing the Mobile Secure Plus

Hana Savings Bank

Hana Savings Bank has introduced the Mobile Secure Plus service to prevent identity theft and telecommunication-based financial fraud that may occur during non-face-to-face financial transactions. This service is designed to effectively block illegal activation and misuse by linking telecom carrier line activation information with credit information, enabling real-time detection of suspicious transactions.

Support for Financial Fraud Prevention Education for Seniors

Hana Bank

Hana Card

To prevent financial fraud in advance and enhance financial safety for senior customers, Hana Bank and Hana Card provide financial fraud prevention education and basic smartphone usage training. Hana Bank has offered annual financial fraud prevention and smartphone usage education to senior customers since the opening of the Gwangju Culture Bank in 2020. In 2024, 10 training sessions (with 10 to 12 participants per session) were held every other week from March to June. Hana Card also provided two separate financial fraud prevention training sessions in 2024, contributing to the prevention of financial accidents for senior customers and enhancing their digital financial accessibility.

Activities to Improve Digital Accessibility

Hana Card

Hana Card continuously conducts activities to improve digital accessibility focused on web accessibility and user interface (UI) to ensure that all customers, including those with visual impairments, can access digital financial services without discrimination. In 2024, to enhance access to visual information, alternative text was applied to non-text content such as images and icons, so that their meaning or purpose can be equally recognized. In addition, by ensuring sufficient contrast between key text and background on web pages, Hana Card made it easier for users with low vision or color vision deficiencies and senior customers to clearly perceive content.

Introducing Mobile Web and Simple Home for Underserved Groups

Hana Insurance

Hana Insurance has completely revamped its mobile app to strengthen non-face-to-face digital services and enhance customer convenience. In particular, to make services more accessible for digitally vulnerable groups such as seniors, a simple mode has been introduced, providing a simplified interface for key functions such as insurance claims, premium payments, and contract inquiries. Additionally, Hana Insurance has applied speech-to-text (STT) technology to the insurance claim process, allowing users to submit accident details by simply speaking, thereby further increasing user convenience.

Providing Financial Education for Protecting Financial Consumers

Financial Education and Support Activities

Hana Financial Group offers a wide range of financial education programs to help diverse groups-including children, youth, individuals, and corporate clients- effectively utilize financial services. In particular, in partnership with the Youth Financial Education Committee and the National Institute for Lifelong Education, the Group provides financial education and consulting to financially vulnerable groups such as youth and seniors, thereby supporting the protection of their rights and the enhancement of their financial capabilities.

Education for Future Financial Consumers through 1 Company-to-1 School Partnership

Hana Bank Hana Card
Hana Insurance Hana Savings Bank

Hana Financial Group performs ‘1 company-to-1 school financial education’ in cooperation with the Financial Supervisory Service to help youth develop sound financial habits and acquire financial knowledge at an early age. Hana Bank has established partnerships with elementary, middle, and high schools nationwide, and its employees visit these schools to provide customized financial education tailored to each student group.

Hana Securities collaborates with welfare centers and the National Police Agency to offer voice phishing prevention education and basic training in financial crime investigation, thereby contributing to the spread of financial knowledge and the prevention of financial fraud. Hana Savings Bank provided financial education to fourth to sixth grade elementary school students in the first half of the year, and provided financial literacy education for third grade middle school students in the second half. Hana Insurance provided practical education on real-life financial knowledge, such as wise money management, to four schools in Ulsan, Jeollanam-do, and Gyeongsangbuk-do.

Category	Number of Schools	Number of Sessions	Number of Participants
1 Company-to-1 School	160	416	21,207
Global Financial Experience	23	23	597
Economic Musical	37	37	5,631
Education for Youth Preparing for Independence	4	4	28
Education for North Korean Defectors	19	19	198
Let’s Play Finance, 1, 2, 3!	26	26	491
Happy AI Coding School	136	1,306	3,257

Providing Education to Children and Youth in Financially Underserved Areas

Hana Financial Group operated the ‘Happy AI Coding School’ in partnership with SK Telecom for children and youth in underserved regions. Leveraging its expertise in finance and fintech, Hana Financial Group prepared a customized program that combined basic financial concepts—such as money, rational consumption and saving—with coding. This program provided both financial concepts and coding skills not only to rural and remote schools and orphanages, but also to children with disabilities and from multicultural families. In 2024, 3,257 students from 136 schools participated in coding education, and a total of 4,892 students from 233 schools took part from 2023 to 2024.

Providing Information to Protect Financial Consumers

Hana Securities

Hana Securities provides key information through the Financial Consumer Protection Portal on its website, including details on the financial consumer protection system, relevant policies and activities, electronic complaint filing, financial education, and consumer information disclosures. It also continuously updates various resources such as financial consumer education materials, comprehensive comparative disclosure of financial products and financial life information guides. In addition, Hana Securities provides educational content on financial consumer protection through its official YouTube channel ‘Hana TV’. These materials cover topics such as the ‘Financial Consumer Protection Act’, ‘consumer protection education for seniors’, and ‘consumer protection education for people with disabilities’. Notably, content for people with disabilities is also produced in sign language to increase information accessibility.

Providing Customized Financial Education by Life Stage

Hana Card




Hana Card focuses on the childhood and adolescent stages and continuously provide financial education and support activities to substantively improve practical financial capability in daily life and to support the career choice process. In 2024, the company held two special financial lectures for high school seniors and two financial musical education sessions for elementary students.



Enhancing Financial Accessibility

Improving the Financial Service Environment for Digitally Underserved Groups

Hana Financial Group supports technological enhancements and provides various programs to improve financial accessibility for digitally underserved groups such as seniors aged 65 and older, people with disabilities and foreigners.

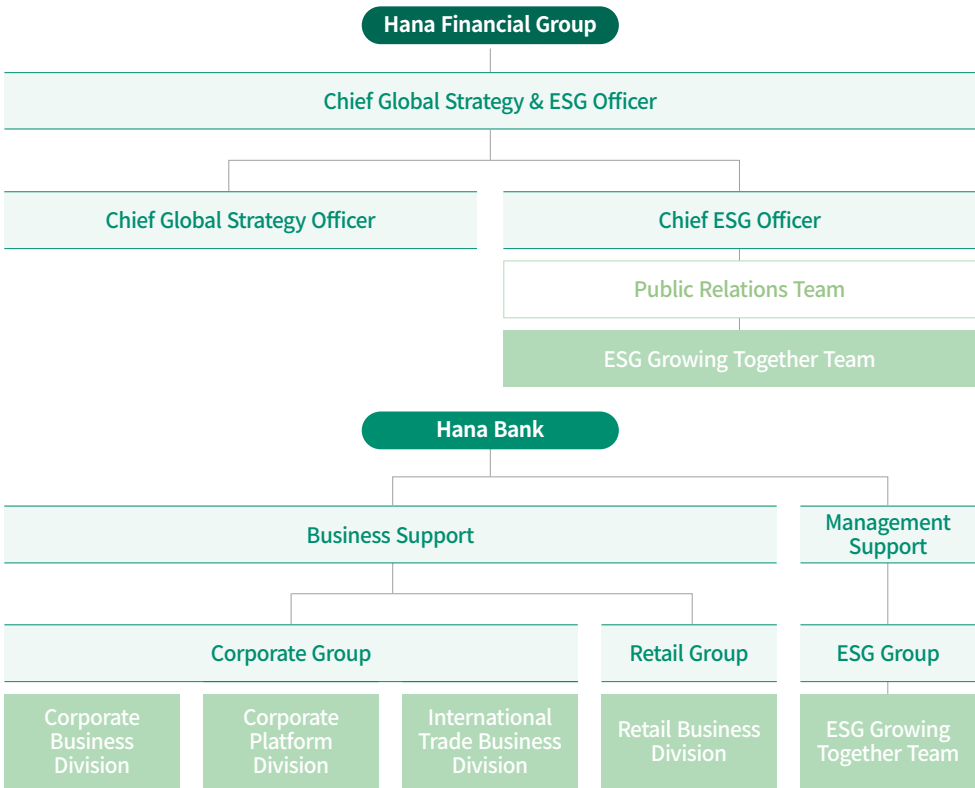
	Service Type	Key Services	2024 Performance
 Seniors	Technical Improvements to Provide Convenient Financial Services	<ul style="list-style-type: none">• Digital kiosk STMs (Smart Teller Machines) and ITMs (Interactive Teller Machines)<ul style="list-style-type: none">- Deployed high function unmanned digital channel STMs in branches with a large number of senior customers and in areas lacking channels- Assigned dedicated managers to support digitally underserved groups- Operated Hana ITMs• Supporting smart ARS and large-text mode<ul style="list-style-type: none">- Using services while viewing the smartphone screen through the Hana 1Q app (video consultation)- Changing the font size and UI/UX of the smartphone screen for seniors	<ul style="list-style-type: none">• Operation of 124 STMs (as of the end of 2024)• Approximately 830,000 cases handled via STMs• Operation of 7 ITMs• 10,651 cases of consultation via ITMs• 1,234 customers used large-text billing statements (for cards)
	Support Programs	<ul style="list-style-type: none">• Placed dedicated senior consultation manuals and service representatives at call centers• Slow talk ARS service: Automatically applied to customers aged 65 or older	<ul style="list-style-type: none">• 50,000 cases of Hana Securities slow talk ARS service• 80,000 cases of Hana Card slow talk ARS service
 Disabled	Technical Improvements to Provide Convenient Financial Services	<ul style="list-style-type: none">• ATM for people with disabilities: Braille keypads, transaction guide when earphones are connected• Video and sign language consultation: App and homepage service for people with hearing impairments	<ul style="list-style-type: none">• 3,503 ATMs with braille and voice guide• 3,502 wheelchair-accessible ATMs• 854 cases of Hana Card sign language consultation and approximately 330,000 cases of chat consultation
 Foreigners	Technical Support to Provide Convenient Financial Services	<ul style="list-style-type: none">• Supported overseas remittance via smart ARS: Provided voice and subtitles in seven languages including English and Chinese• HANA EZ App: Real-time remittance to countries with a large number of foreign workers<ul style="list-style-type: none">- Expanded non-face-to-face account opening eligibility and change services for foreigners (foreigners with permanent resident cards and domestic residence certificates)- Supported issuance of HANA Certificates (usable for authentication at external organizations) in 16 languages• Operated specialized branches for foreign workers (Sunday branches for foreigners)	<ul style="list-style-type: none">• 444 cases of contactless account openings for foreigners

Promoting Civil Finance and Social Contribution Activities

Operating Dedicated Organizations to Promote Civil Finance and Social Contribution Activities

Hana Financial Group is enhancing financial accessibility for customers who are vulnerable to digital financial services, such as seniors(aged 65 and older), people with disabilities and foreigners, by providing technical enhancements and various customized programs.




Organizational Chart



CASE STUDY

Achievements in Promoting Civil Finance and Social Contribution Hana Bank

In 2024, Hana Bank's social contribution amounted to KRW 294.5 billion, an increase of KRW 32.1 billion from the previous year. Of this, KRW 169.2 billion was spent on community initiatives such as support for underserved groups, small businesses, welfare facilities and volunteer organizations, while KRW 92.2 billion was allocated to inclusive finance. Civil finance spending totaled KRW 347.3 billion(as of April 2025). Civil finance consists of the 'joint program' and 'autonomous programs,' which provided substantial financial support totaling KRW 199.4 billion and KRW 147.9 billion, respectively. The joint program is operated collectively by the banking industry and Hana Bank provided interest cashback refunds totaling KRW 199.4 billion for small business owners and self-employed individuals with individual business loans. Autonomous programs included contributions to external organizations, support for self-employed individuals and support for financially vulnerable groups. Hana Bank formed a partnership with the Korea Inclusive Finance Agency to provide tailored financial support to financially underserved groups, and provided guarantee fees of KRW 89.6 billion to guarantee institutions such as the Korea Credit Guarantee Fund. In addition, KRW 30 billion was provided for energy and living expenses of small business owners and self-employed individuals, and KRW 10 billion was allocated to support business environment improvements, such as replacement of outdated equipment with high-efficiency energy equipment. Furthermore, KRW 18.3 billion was provided to financially vulnerable groups, including good loan holder of credit recovery.

	Joint Program KRW 199.4 billion
	Autonomous Programs KRW 147.9 billion
	Social Contribution KRW 294.5 billion

Total
KRW 641.8 billion



Promoting Co-Prosperity Cooperation Activities

Support for Small Businesses

Hana Financial Group conducts practical and specific support programs for small businesses, striving to create a healthy and mutually beneficial community.

Operating the 'HANA THE SOHO' Platform

Hana Bank

Since November 2022, Hana Bank has provided specialized financial and non-financial services through 'HANA THE SOHO,' a mobile platform dedicated to small businesses. This platform is accessible via the 'Hana 1Q' and 'Hana 1Q Corporate' mobile apps and was developed to meet the growing trend of digital transformation among small businesses. Key services include labor services, tailored guidance on policy funds, personalized consulting, and easy transfer of transaction history, all providing direct and practical support for individual business operations.

Interest Cashback for Self-employed Individuals in the Restaurant and Wholesale/Retail Industry

Hana Bank

Hana Bank operates an interest cashback program for individual business owners in the restaurant and wholesale/retail sectors to stimulate the grassroots economy and reduce their financial burden. The program provides monthly cashback payments for one year—equivalent to 1% of the corporate loan balance, up to KRW 100 million—to eligible business owners with a NICE credit score of 779 or lower and no delinquencies. In 2024, the program supported approximately KRW 4.99 billion (19,747 recipients) in the restaurant sector and approximately KRW 4.77 billion (18,290 recipients) in the wholesale/retail sector, making a substantial contribution to alleviating financial costs for small business owners.

Billing Discount Events for Good Price Stores

Hana Card

Hana Card carried out billing discount events for 7,689 'Good Price Stores' nationwide, designated by the Ministry of Public Administration and Security, promoting co-prosperity with local small businesses. This event was held twice, in the first and second halves of 2024 with a total of 3,380 customers participating, a total transaction volume of KRW 80 million, and billing discounts totaling KRW 6.8 million.

Co-prosperity Finance Solutions for Securing Small Business Liquidity

Hana Card

Hana Financial Group operates a variety of co-prosperity finance programs to alleviate the financial burden on small businesses and strengthen their liquidity. Through a partnership with the Small Enterprise and Market Service, Hana Card has issued a cumulative total of 1,595 affiliated cards, supporting KRW 2.2 billion in installment transactions since launch and alleviating lump-sum repayment burdens for small business owners. The 'Good Consumption' program, which uses the Hana Pay AI restaurant recommendation service, recorded a cumulative payment amount of KRW 840 million, cashback amount of KRW 60 million and 21,100 participants, contributing to increase in sales of local small businesses. In particular, Hana Card introduced a financial solution that advances card sales payments—which previously took two business days after the transaction date—on the same day. As of the end of December 2024, this solution provided advance payments of KRW 9.475 trillion to an average of 383,750 micro-merchants per day, helping small businesses secure liquidity immediately.

Advance Payment of Sales Proceeds through the Seller Wallet Fast Settlement Service

Hana Card

Hana Card operates the 'Seller Wallet Fast Settlement Service' to help reduce the financial burden on small businesses by enabling them to receive sales proceeds in advance. In particular, for small business owners on the Coupang Open Market, Hana Card offers a dedicated Coupang seller check card, allowing sellers to access their sales proceeds earlier than the regular settlement date. In December 2023, Hana Bank, Hana Card, and Coupang jointly signed an 'Innovative Financial Service Agreement for Co-prosperity Cooperation with Small Businesses', further strengthening collaboration to improve liquidity for more small business owners. As of the end of March 2025, a total of 11,245 check cards had been issued, with 3,300 cards in use monthly, a monthly transaction amount of KRW 3.8 billion, and a cumulative usage amount of KRW 3.66 billion for the fast settlement service.

Co-prosperity Financial Programs to Support Small Business Liquidity

Hana Card

Hana Card operates the 'Early Payment of Merchant Sales program' to support the business stability and liquidity of small businesses. Through this program, Hana Card advanced card sales proceeds totaling KRW 9.475 trillion on the transaction day to an average of 383,750 micro-merchants per day, providing immediate working capital liquidity to small businesses experiencing cash flow difficulties.

Promoting Co-Prosperity Cooperation Activities

Supporting Startups and SMEs

Hana Financial Group actively identifies and supports companies that create positive social value by investing in startups in the field of social innovation. Through these efforts, the Group aims to foster the growth of social innovation companies and contribute to job creation.

Discovering and Nurturing Startups

Hana Bank Hana Securities Hana Card Hana Capital Hana Ventures

1Q Agile Lab	Hana Bank operates the ‘Hana 1Q Agile Lab’ to foster innovative startups. Hana Bank is expanding investment not only in fintech but also in non-financial sector startups, providing support for practical business connections and business scaling. In December 2024, 1Q Agile Lab selected seven startups for its 16th cohort.
‘10th Dream Venture Star’ and ‘Open Ground’	Hana Bank also participates in the ‘10th Dream Venture Star’ program of the Daejeon Center for Creative Economy & Innovation and the ‘Open Ground’ program of the Jeju Center for Creative Economy & Innovation, continuing to identify collaboration opportunities with promising startups and to support business commercialization.
Hana WISH Value Growth Fund	As part of its support for women’s participation in the workforce, Hana Financial Group established the ‘Hana WISH Value Growth Fund’ to invest in outstanding female-led venture companies with high growth potential.
Super Gap Co-prosperity Fund	In 2024, Hana Ventures established the first private venture fund of funds*, the ‘Super Gap Co-prosperity Fund’. Hana Financial Group provided 100% of the investment capital, creating a fund totaling KRW 100 billion, with Hana Ventures responsible for fund management. This fund is expected to contribute to the supply of private capital in the venture investment market. * Private venture fund of funds: An indirect fund that invests in multiple venture sub-funds targeting startups and venture companies.
Follow-up Investment in Alternative Energy Trading Platform ‘Synergy’	In July 2024, Hana Ventures made a follow-up investment of KRW 2 billion in ‘Synergy’, an alternative energy trading platform, bringing its cumulative investment in the company to KRW 3 billion.

Hana Tech Value Up Fund No. 2	In April 2024, Hana Ventures established the ‘Hana Tech Value Up Fund No. 2’. Hana Financial Group provided 100% of the investment capital, creating a fund totaling KRW 100 billion. The fund plans to invest in outstanding companies that have undertaken R&D projects for the Ministry of SMEs and Startups and in companies participating in smart factory support projects.
Follow-up Investment in Ultra-Small Satellite Service ‘Nara Space Technology’	In May 2024, Hana Ventures made a follow-up investment of KRW 3 billion in ‘Nara Space Technology’, a startup for ultra-small satellites, bringing its cumulative investment in the company to KRW 5 billion. Nara Space Technology, which developed methane gas monitoring satellites, was selected as one of top 100 climate tech startups by the IPEF (Indo-Pacific Economic Framework).
Follow-up Investment in Comprehensive Senior Care Service Platform ‘Care Nation’	In February 2024, Hana Ventures invested KRW 1 billion in ‘Care Nation’, a comprehensive senior care service platform, bringing its cumulative investment to KRW 6 billion. Care Nation is a platform that provides a variety of health management services, including caregiving, accompaniment, and housekeeping services.
New Investment in Secondhand Clothing Trading Platform ‘Mine.is.’	In April 2024, Hana Ventures made a new investment of KRW 1 billion in ‘Mine.is.’, a secondhand clothing trading platform. Mine.is. streamlined the entire process of secondhand clothing transactions—including collection, cleaning, photographing, listing product information and delivery—thereby eliminating inconveniences for users.
New Investment in Welfare Equipment Distribution and Senior Care Platform ‘THK Company’	In November 2024, Hana Ventures made a new investment of KRW 10 billion in ‘THK Company’, a senior care startup specializing in welfare equipment distribution and related services. THK Company is a platform that provides a full range of services needed by beneficiaries, caregivers, care institutions and care workers, focusing on everything from the distribution and sale of welfare equipment to home care centers and facility-based care services.

Promoting Co-Prosperity Cooperation Activities

Operating the 2nd Cohort of the AI Startup Accelerator

Hana Bank

Hana Bank and SK Telecom are jointly operating the '2nd Cohort of the AI Startup Accelerator' program to foster new growth in the AI sector. In 2024, this program selected 15 startups and held a kick-off ceremony. Selected startups are provided with free office space in the AI Startup Lab and receive tailored programs optimized for each stage of their growth, ranging from early business strategy development to service analysis, patents, investment and PR support.

Interest Rate Reduction for High-Interest Loan Borrowers

Hana Bank

Hana Bank offers interest rate discounts of up to 1 percentage point when extending the loan term for customers with high-interest loans (loans with interest rates exceeding 7%) to help reduce their financial burden. By 2024, a total of 3,052 customers benefited from this program, with cumulative support amounting to approximately KRW 1.62 billion, contributing to the substantial alleviation of interest burdens on financially vulnerable groups.

Providing Interest Rate Discounts to Young Entrepreneurs

Hana Bank

Hana Bank provides an interest rate discount of 0.7% for one year on new loans to young entrepreneurs (started their businesses within the past seven years) aged 20 to 39. By 2024, this program provided 1,370 young entrepreneurs with approximately KRW 2 billion in interest benefits, offering substantial financial support to help them operate their businesses with stability during the early stages of entrepreneurship.

Providing Complimentary Cyber Financial Crime Insurance for Small Businesses

Hana Bank

Hana Bank provides complimentary cyber financial crime insurance to small business owners to minimize damages caused by cyber financial crimes. This insurance covers up to KRW 5 million per person in the event of financial fraud. By 2024, Hana Bank provided insurance benefits totaling approximately KRW 20 million to 4,506 small business owners, helping small business owners ensure financial stability.

Operating the '16th Cohort of Hana 1Q Agile Lab' for Mutual Growth of Startups

Hana Bank

Hana Bank operates a startup growth support program 'Hana 1Q Agile Lab' to identify and foster promising startups and expand collaboration across various fields. Established in 2015 as the first startup mentoring center in the banking sector, 'Hana 1Q Agile Lab' has discovered and nurtured a total of 190 startups up to its 16th cohort in 2024. The 16th cohort includes startups from a wide range of new and innovative industries such as AI, fintech, platform, proptech and edutech. Selected startups are offered a broad range of mutual growth programs, including collaboration opportunities with Hana Financial Group affiliates, external expert consulting in management and law, and support for overseas expansion through Hana Bank's global network. In addition, the program provides each startup with a free smart workspace, actively helping them establish a stable business foundation.

Promoting Collaboration in the Production of Braille Terms and Conditions

Hana Card

Since January 2024, Hana Card has implemented the production of braille terms and conditions in collaboration with the Korea Disabled Writers Welfare Association to eliminate restrictions on product types eligible for braille card issuance and expand braille card issuance to all products. By working with an institution designated as a production facility for goods made by people with severe disabilities and certified as an excellent social economy enterprise by the Seoul Metropolitan Government, Hana Card continues to contribute to the expansion of financial inclusion.

Providing Financial Support to Recoverable SMEs

Hana F&I

Hana F&I provided various financial support measures, including debt reduction and auction deferment negotiations, to small and medium-sized enterprises that are NPL (non-performing loan) borrowers with potential for recovery. In 2024, Hana F&I provided six companies with approximately KRW 2.4 billion in debt reduction or deferment.

Promoting Co-Prosperity Cooperation Activities

Supporting SMEs

Hana Bank

To support SMEs struggling with rising interest rates, Hana Bank offers up to a 2% interest rate reduction when extending loan maturities and provides assistance for installment repayment of excess interest through the Principal Repayment Conversion Program. Hana Bank also offers interest rate reductions and switching option between fixed and floating rates to companies that choose fixed interest rates. In cooperation with Seoul Guarantee Insurance (SGI), Hana Bank has strengthened mutual growth guarantee support through the 'Customized Business Succession Service' for the stable growth of SMEs and middle market enterprises, and has provided new funds to NPL (non-performing loan) borrowers with potential for recovery.

Supporting ESG management of SMEs

Hana Bank

Hana Financial Group has signed an MOU with 'K-Weather', a weather big data platform company, and participated in the joint development of climate risk management software to enhance the ESG response capabilities of SMEs and to advance climate risk management in the financial sector. Through these efforts, the Group has laid the foundation for more precise management of financed emissions data and strengthened analytical capabilities to effectively address ESG issues.

Supporting Export and Import SMEs

Hana Bank

Hana Bank operates a variety of financial programs to support the stable growth of export and import SMEs amid global economic uncertainties and a high interest rate environment, including funding support, expertise enhancement and assistance with the collection of outstanding receivables.

Export Package Preferential Financing



In March 2024, Hana Bank signed an MOU with Korea Trade Insurance Corporation and launched the 'Export Package Preferential Financing' program to support export SMEs. With total funding of KRW 40 billion (KRW 30 billion in special contributions from Korea Trade Insurance Corporation and KRW 10 billion in guarantee fee support), the program aims to supply liquidity to export SMEs and reduce their financial costs. Participating companies can benefit from up to double the guarantee limit, and for the first year, the program covers guarantee insurance fees in full, up to KRW 20 million.



Transaction volume KRW **51.02 billion**
(Initial special contribution fully utilized)

Import and Export Academy and Foreign Exchange Seminars



Hana Bank offers field-oriented training programs for staff and executives responsible for export and import operations, focusing on the latest theories and practical cases of foreign exchange risk management. The 'Import and Export Academy' features Hana Bank's internal experts and external customs brokers as instructors, offering practical training in foreign exchange transactions, customs clearance procedures, the foreign exchange market, and foreign exchange risk management. It also provides customized financial solutions tailored to each company's unique characteristics.



Held **5 sessions** in 2024
(2 Import and Export Academy, 3 Foreign Exchange Seminars)

Overseas Receivables Collection Support Service



In March 2024, Hana Bank signed an MOU with Korea Trade Insurance Corporation and introduced a service to support collection agency fees to help export SMEs collect overseas receivables smoothly. Through this service, export companies can delegate the collection of outstanding receivables to the corporation, which reduces the burden of collecting receivables and allows them to focus on expanding into overseas markets. Upon successful collection, each company can receive support for collection agency fees, up to KRW 5 million per company.



Supporting agency fees up to KRW **5 million** per company

ESG Bonds in 2024

KRW **8** trillion

ESG Investments in 2024

KRW **2.2** trillion

FOCUS AREA ②

Achieving Sustainable Finance

Finance Nurturing the Future, Promise of Sustainable Growth

Hana Financial Group defines sustainable finance as ‘finance that grows together and shares happiness with all stakeholders by solving environmental and social issues,’ and is committed to fulfilling its social responsibility as a financial institution based on ‘ESG Response Principles’. In particular, with the aim of providing KRW 60 trillion in loans, investments and financing to green and sustainable sectors by 2030, the Group achieved a cumulative total of KRW36.0922 trillion in ESG finance from 2021 to 2024.

Furthermore, by establishing group-wide ESG finance targets, the Group systematically manages and monitors environmental and social risks in accordance with the Sustainable Finance Framework, incorporates climate change response strategies and related businesses into management decision-making and is making extensive efforts to achieve the ‘goal of Carbon Neutrality by 2050’.

2030&60
ESG Finance Targets
Achievement Rate

61.5%

ESG Loans in 2024

KRW **26.7** trillion

ESG Finance in 2024

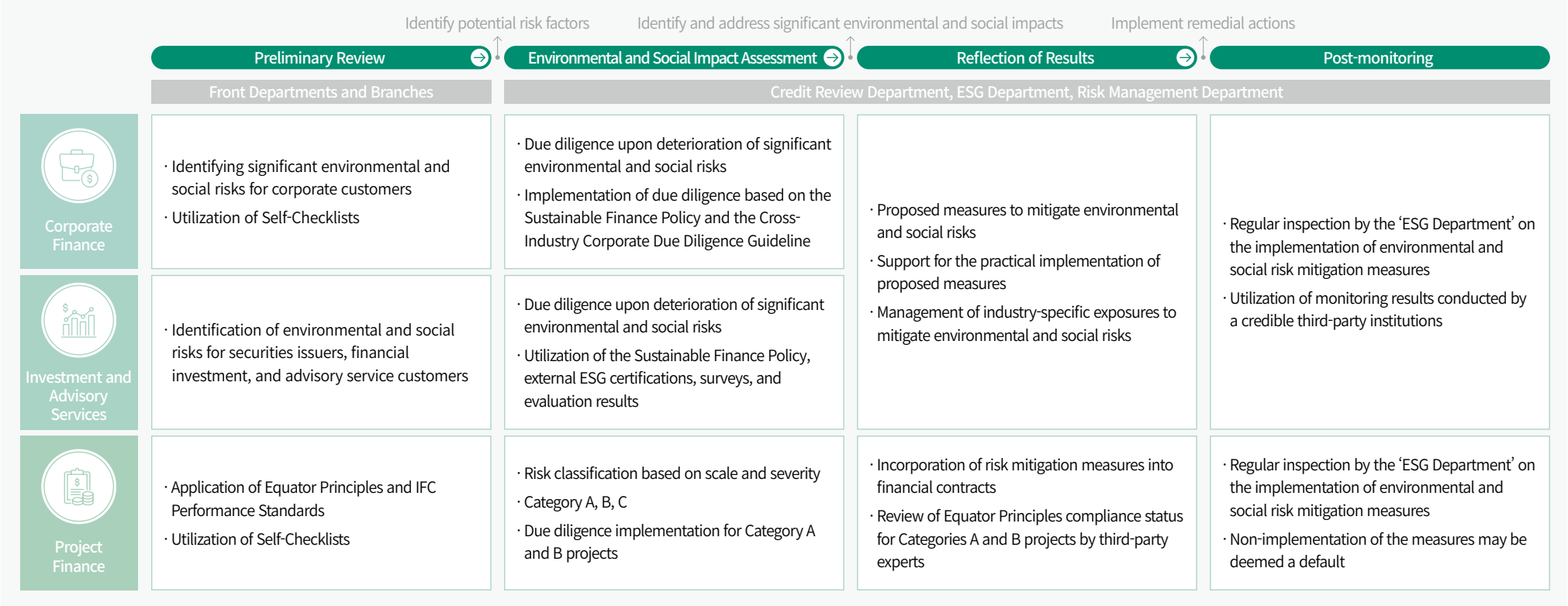
KRW **36.9** trillion

ESG Finance

ESG Finance Process (ESRM)

Hana Financial Group operates an Environmental and Social Risk Management (ESRM) policy to systematically manage environmental and social risks in the lending and investment decision-making process. Accordingly, the Group comprehensively applies the ESRM policy and global sustainable finance principles to assess and manage environmental and social risks in regard to corporate finance, investment and advisory services, project financing and securities issuers. In addition, for transactions subject to the ESRM policy, the Group identifies, evaluates and manages potential environmental and social risks—such as those related to human rights, climate change and biodiversity—based on the Group’s sustainable finance policy and industry policies. In particular, for project finance, Hana Financial Group follows the principles and procedures set forth in the global standard, the Equator Principles.

Group’s Environmental and Social Risk Review Procedure



ESG Finance

K-Taxonomy Application Process

Hana Financial Group has strengthened its system to proactively identify, assess, and manage environmental and social risks by applying K-Taxonomy to the process of reviewing various financial activities including project financing, corporate finance, and investment through the ESRM framework. To achieve this, group-wide internalization efforts have been implemented, from internal review systems to employee training, with the K-Taxonomy integrated into every stage of the ESG finance (ESRM) process. Moving forward, Hana Financial Group will continue to refine the management of environmental and social risks and steadily expand green finance by establishing and continuously improving its K-Taxonomy framework.

Key Elements for Embedding K-Taxonomy



1. Establishing a K-Taxonomy review system

- Establish an automated review system for green business classification
- Establish a process to check the K-Taxonomy application during the review stage of project financing and corporate finance



2. Preparing a green loan handling and management manual

- Clarify the scope of green criteria application and review items when handling credit (loan) products
- Establish guidelines for objectively evaluating and managing green loan performance during post-monitoring and reporting



3. Measuring performance based on K-Taxonomy

- Classify green finance performance suitable for K-Taxonomy and use them for internal and external reporting
- Apply taxonomy standards to various products, including green bonds and green loans, to track the green proportion in each financial product portfolio



4. K-Taxonomy training for employees

- Operate training programs to help employees understand newly established K-Taxonomy standards and review manuals
- Strengthen expertise of dedicated departments (ESG Department, Risk Management Department, etc.) and conduct online-offline training for all employees

K-Taxonomy Application Process

1. Preliminary review (front departments and branches)

- Pre-classification under K-Taxonomy: Quickly determine whether a customer or a project is subject to K-Taxonomy
- Utilize a self-checklist: Conduct an initial review of green classification criteria and eligibility by business type

2. Environmental and social impact assessment (identifying potential risk factors)

- Expanded risk assessment: Add the 'K-Taxonomy' conformity to existing ESRM assessment items
- Review sustainable management policies and certification documents: Verify corporate clients' green-related certifications, procedures, and implementation performance to identify mid- to long-term risks

3. Reflection of results (Credit Review Department, ESG Department, Risk Management Department)

- Propose remedial measures: Request remediation and establish action plans if shortcomings are identified when handling green loans
- Apply preferential interest rates and limits: Offer preferential interest rates and incentives to projects or companies compliant with K-Taxonomy

4. Post-monitoring (checking and reporting implementation results)

- Establishing a regular reporting system: Monitoring green activity performance through reputable third-party organizations and reporting results on a regular basis
- Ensure the implementation of follow-up measures: Monitor whether necessary remedial measures are actually implemented after applying K-Taxonomy, and if necessary, prepare additional supplementary measures through management reporting

ESG Finance

Establishing the ESG Finance Evaluation System

Hana Bank

Hana Bank has established the ESG Finance Evaluation System, the first in Korea's financial sector that utilizes the Korean Green Taxonomy (K-Taxonomy). When providing corporate finance or direct investment, the system automatically identifies cases requiring additional ESG review, assesses whether the activities align with the K-Taxonomy, and then provides financial support accordingly.

ESG Finance Evaluation System

01

Identify loans subject to the Korean Green Taxonomy
(facility loans/PF new loans)

02

ESG sensitive and restricted industries

ESG restricted industries

Coal, crude oil extraction, mining support, thermal power generation

ESG sensitive industries

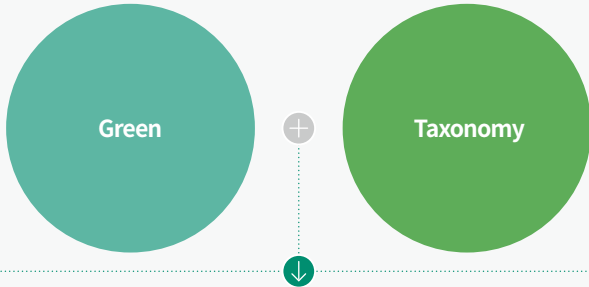
Steel & chemical-related industries

03

Credit review for loans subject to the Equator Principles

- Environmental and social risk assessment for PF projects of USD 10 million or more
- For high-risk projects, an independent environmental and social impact assessment is required

Korean Green Classification System, K-Taxonomy



Guidelines that classify and define eco-friendly economic activities to facilitate the inflow of funds into eco-friendly projects (established by the Ministry of Environment)



Defined 84 economic activities as green economic activities



Renewable energy production, greenhouse gas reduction projects, green building construction, etc.



Loans aligned with the Green Taxonomy: KRW 933.5 billion
(standards for determining K-Taxonomy alignment through computerization)

• Achieving Sustainable Finance

ESG Finance

Equator Principles

Hana Bank

Hana Bank joined the Equator Principles in August 2021 and is committed to minimizing negative environmental and social impacts from projects it finances. To implement the Equator Principles effectively, Hana Bank has established a dedicated organization, and developed internal regulations and implementation guidelines that clearly define the procedures and standards for assessing environmental and social impacts.

Transactions Subject to the Equator Principles

- 1 Project finance advisory services for projects with a total value of USD 10 million or more.
- 2 Project financing for projects with a total value of USD 10 million or more
- 3 Corporate loans related to projects where the client has effective control with a commitment amount of USD 50 million or more and a term of at least 2 years
- 4 Bridge loans with a term of less than 2 years that are intended to be converted into project-related corporate loans
- 5 Refinancing and acquisition financing that meets all of the following conditions:
 - The existing project was subject to the Equator Principles
 - There is no material change in scale or scope of the project
 - The project is not completed at the time of contract signing

Equator Principles Application Process

1. Preliminary review
 - Determine the applicability of the Equator Principles
2. Environmental and social risk classification
 - Category A (high risk), Category B (medium risk), Category C (low risk)
3. Environmental and social impact assessment review
 - Review the borrower's compliance with Equator Principles requirements
4. Reflecting in financial agreements
 - Reflect compliance pledge terms related to the Equator Principles
5. Monitoring and reporting
 - Manage compliance with the Equator Principles

* Risk analysis is conducted based on the Sustainable Finance Framework when implementing project financing, and internal experts and independent third-party experts are engaged to ensure compliance with the Sustainable Finance

Equator Principles Implementation Status

	Classification	Category A	Category B	Category C
By industry	Mining	0	0	0
	Infrastructure	0	1	0
	Oil and gas	1	0	0
	Power	1	0	0
	Others	0	3	2
	Total	2	4	2
By region	Americas	0	0	2
	Europe/Middle East and Africa	0	0	0
	Asia/Pacific	2	4	0
	Total	2	4	2
By country	Designated Country	1	3	2
	Non-Designated Country	1	1	0
	Total	2	4	2
Independent Audit	Yes	2	0	0
	No	0	4	2
	Total	2	4	2

Project Financing Cases

- Wind Farm Development/ Operation Project

This project involves the construction and operation of a 923.4MW wind farm in Australia, a designated country, with Hana Bank planning to provide financing of AUD 150 million. According to the environmental and social impact assessment, the project area has been identified as indigenous land; therefore, the project will proceed following good-faith negotiations with landowners to manage environmental and social risks.
- Data Center Campus Construction Project

This project involves the construction of a data center campus in the United States, a designated country. Hana Bank plans to provide a total of USD 50 million, and the planned capacity of the data center is 158.4MW. According to the environmental and social impact assessment, the project is considered to pose only minor negative environmental and social risks.
- Pyeongtaek Advanced General Industrial Complex Development Project

This project involves the development of an industrial complex covering 139,170 pyeong in Pyeongtaek, Gyeonggi-do, South Korea. Hana Bank plans to provide financing totaling KRW 20 billion. An environmental and social impact assessment has been conducted for the project, and an implementation plan has been established to mitigate its environmental impact.

• Achieving Sustainable Finance

ESG Finance

ESG Financial Products

Hana Financial Group develops and operates a variety of ESG financial products, including green finance, inclusive finance, and products for vulnerable groups.

ESG Products

Hana Bank

Corporate Loans	Energy Utilization Rationalization Loan	Facility loans used for projects such as installing energy-saving facilities
	New Growth Job Fund Loan	Loans for technology-based startups (within 7 years of establishment)
	Preferential Loans for ESG-certified Companies	Preferential interest rates for companies with excellent ESG ratings
	Sustainability-Linked Loan	Differentiated interest rates based on ESG management levels
Personal Loans	Micro Finance Products	New Hope Seed Loan, Saitdol Mid-Interest Loan, Sunshine Loan, etc.
	Eco-friendly Products	EV Auto Loan (loans related to electronic vehicle purchase)
	Eco-friendly Green Finance	Challenge 365 Savings
Deposit	Micro finance	Hope Savings Account 1, Future Happiness Account, Hana Miso Dream Installment Savings, Youth Tomorrow Growth Savings Account, Hope Savings Account 2
	Others	Youth Leap Account, Daejeon City Future Double Youth Account

Housing Finance Products

Hana Bank

Product Name	Target	Details
HFCGF Jeonse	Newlyweds*, multi-child households	• 0.1% discount on guarantee fees
Multi-child Jeonse	Households with two or more minor children	• A minimum guarantee fee is applied (0.02% of the loan amount) • 0.15% preferential interest rate
Newlywed Rent Guarantee by Seoul City	Newlyweds	• Application of minimum guarantee fee (0.02% of the loan amount) • Preferential interest rates based on income and the number of children (interest subsidy by the Seoul Metropolitan Government) • Extended interest subsidy period in the event of childbirth during the loan term
Jeonse Safe Loan	Newlyweds with a combined annual income of KRW 60 million or less	• Preferential guarantee limit (90% of the jeonse security deposit) • Discounted guarantee fee (50%)

* From up to 3 months prior to marriage to within 7 years after marriage

Youth Asset-building Support Policy

Hana Bank

Product Name	Target	Details
Youth Tomorrow Growth Savings	Youth aged 15 to 39	• If the account holder saves KRW 100,000 each month, the government will contribute up to KRW 300,000 per month and the total amount will be returned as a lump sum after three years.
Youth Hope Installment Savings	Youth aged 19 to 34, newlyweds (up to 6 years of military service not counted)	• Upon maturity, a grant of up to KRW 360,000 (2% of the first year's deposit and 4% of the second year's deposit) and tax exemption are provided.
Youth Leap Account		• A government grant of up to approx. KRW 1.44 million and tax exemption are provided to support mid- to long-term asset formation of young people.

Maternity and Paternity Support Products

Hana Bank

Hana Card

Hana Savings Bank

Product Name	Details
Hana Child-rearing Installment Savings	• Providing preferential interest rates to parents who are pregnant or have multiple children • Supporting couples facing infertility through a donation of KRW 10,000 per account via the Love for Children pledge
Interest Rate Reduction on Loans for Multi-child Households	• For multi-child households applying for a new or refinanced house mortgage or jeonse loans • Interest rate reduction is offered on housing-related loans to households with two or more children under the age of 19 and a home of 85m ² or less • 0.4%p Interest rate reduction is offered to households with three or more children, regardless of the home size
Wonder HAPPY BIRTHDAY Card	• Infertility treatment and childbirth preparation (hospitals, pharmacies, drugstores), activities for psychological stability and stress relief (leisure, travel) and benefits for purchasing major expenses (furniture, interior items) after childbirth • Physical cards made from eco-friendly plates using recycled PVC
Z+Alpha Installment Savings	• An ESG-specialized financial product that encourages childbirth and fosters proper saving habits in children-the leaders of the future- by offering preferential products to children, adolescents, and their parents • Providing a preferential annual interest rate of 1.0% to children aged 12 or under or their parents upon signing up

ESG Finance

Sustainability-Linked Loan Product

Hana Bank

As part of its action plan to become a leading ESG financial group, Hana Bank launched the 「Hana ESG Sustainability-Linked Loan」 in July 2023 in collaboration with the Korea Chamber of Commerce and Industry to support SMEs' ESG management. With this product, participating companies undergo an ESG evaluation conducted by the Chamber, and, depending on improvements in their ESG management levels as identified in the evaluation, they can receive an interest rate reduction of up to 1.2%. The interest rate is adjusted annually to reflect changes in the borrower's ESG evaluation scores after the loan is executed, and the maximum loan term is five years.



「Hana ESG Sustainability-Linked Loan」 Performance in 2024

KRW **14.9** billion

Support Program for Victims of Jeonse Fraud

Hana Bank

Hana Bank fulfills its social responsibility by supporting jeonse fraud victims through the 「Hana Co-Prosperity Housing Support Program」, helping them promptly receive financial assistance and regain residential stability. This program targets tenants who meet the criteria specified in the 「Special Act on Support for Jeonse Fraud Victims and Housing Stabilization」, offering up to KRW 200 million per household and a total of KRW 500 billion in financial support to those whose homes have been auctioned or lost. For new loans—whether jeonse loans, home purchase loans, or auction settlement loans—the program waives all interest incurred for the first year and exempts early repayment penalties during the loan period. In addition, all ancillary costs, such as stamp duties, guarantee fees, and bond discount fees, are fully exempted. In 2024, the program provided support in seventeen cases (KRW 2.476 billion), with total financial support amounting to KRW 114 million.

Cashback Program for Financially Vulnerable Groups

Hana Bank

Hana Bank's 'Interest Cashback Hope Program' is a cashback program for holders of, or new borrowers of, Sunshine Loan 15, an inclusive finance product. The program provides a cashback equivalent to 1% of the outstanding loan balance. A total of 6,755 recipients have benefited from this program, with cashback payments amounting to KRW 790 million.

Early Repayment Penalty Waiver for Vulnerable Household Loan Borrowers

Hana Bank

Hana Bank operates an early repayment penalty waiver program for household loan borrowers with a KCB credit score of 767 or below. A total of 5,096 borrowers have benefited from the waiver of early repayment penalties amounting to KRW 1.49 billion through this program.

Sustainability-Linked Insurance Products

Hana Insurance

Hana Insurance provides a variety of benefits to customers and practices financial sustainability by developing ESG financial products. The company has expanded its cyber financial crime coverage by introducing special clauses that insure against losses from internet direct transactions or shopping mall fraud, and provides special coverage for additional lodging costs incurred due to passport theft or similar incidents while traveling abroad. In addition, the company has further subdivided the mileage discount rider categories in auto insurance to expand benefits for eco-friendly drivers, and has introduced a rider allowing the deferral of premium payments for children's insurance, helping customers reduce their financial burden in situations such as unemployment, three major critical illnesses, childbirth, or parental leave.

Co-prosperity Financial Products for Individual Business Owners

Hana Savings Bank

Hana Savings Bank launched the co-prosperity financial product 「Merchant Deposit Account」 to enable individual business owners facing economic difficulties to manage temporary surplus funds at high interest rates. An additional preferential interest rate of 0.2%p(0.1%p for SMEs) is applied if a 'Small Business Certificate' issued by the Ministry of SMEs and Startups is submitted. Non-face-to-face registration is available through Hana Savings Bank branches or 'Hana 1Q Savings Bank' app, helping to ease the burden of working capital management for small business owners by waiving electronic transfer fees. The company also provides substantial support for the business stability and growth of small business owners by offering a variety of additional benefits through services linked to Hana Financial Group affiliates, such as subscriptions to Hana Bank's asset management webzine, free 1day golf insurance from Hana Insurance, and cashback from Hana Card.

• Achieving Sustainable Finance

ESG Investment

ESG Lending and Investment Decision-Making

Hana Bank

Hana Bank works to eliminate or reduce potential negative impacts by identifying environmental and social (E&S) risk factors and developing appropriate review measures during the lending and investment decision-making process. To this end, Hana Bank has enhanced ESG-related monitoring, evaluation, and management systems, establishing clearer directions and processes for managing environmental and social risks. In addition, Hana Bank has built a risk management system capable of integrated monitoring of both traditional financial risks and environmental and climate risks, enabling effective control of overall business risks. Furthermore, Hana Bank conducts its operations in compliance with internal ESG-related guidelines and carries out thorough analysis and evaluation of business opportunities with high environmental and social risks. Hana Bank has systems in place to reject or suspend transactions if significant environmental and social risks are found in the KYC (Know Your Customer) review process.

ESG Lending and Investment Decision-Making Process



CASE STUDY

Expanding Investments to Realize Inclusive Finance

Hana Securities

Hana Securities is practicing the principles of inclusive finance to address social issues. In 2024, the company invested in the Mashup Angels Value Growth Venture Investment Fund No. 3, which provides up to KRW 500 million in funding to competitive early-stage startups. It also invested KRW 1 billion in the Soft Industry Promotion Investment Fund, which was established to support women's entrepreneurship, job creation, and increased participation in management.

ESG Investment Framework

Hana Securities

As a seller of financial products, Hana Securities reviews the ESG investment direction of asset management companies and prioritizes the protection of financial consumers. The company strives to create an ESG-friendly investment environment for both asset managers and financial consumers, aiming to build a sustainable investment infrastructure and culture. To this end, Hana Securities is working to establish an ESG investment framework through the following process.



CASE STUDY

CR Investment and Job Creation for ESG Companies

Hana F&I

Hana F&I gives priority to ESG-related companies when selecting targets for corporate restructuring (CR) investments aimed at improving financial structures and normalizing business operations. In 2024, the company invested KRW 25 billion to support the financial structure improvement and management normalization of both ESG companies and general companies, resulting in the creation of 46 indirect jobs.

ESG Bonds

ESG Bond Management System

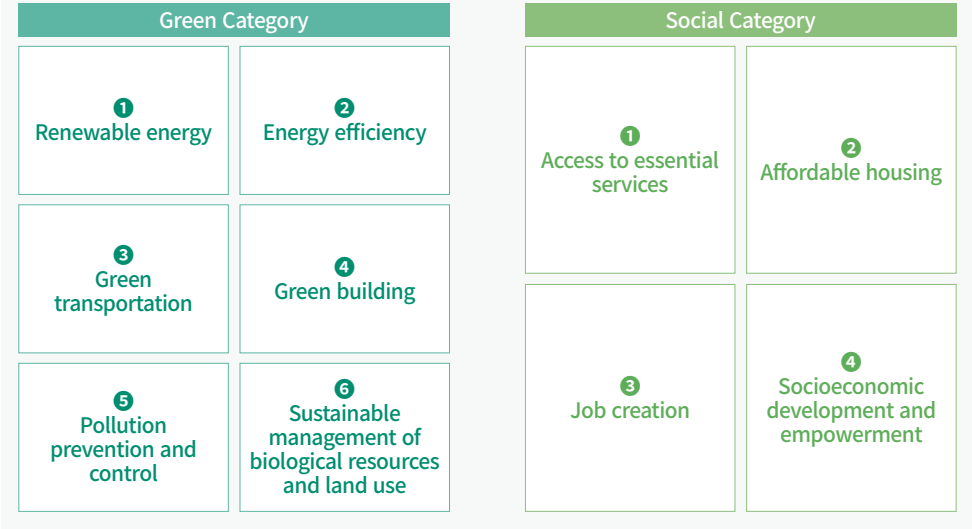
Hana Bank

Hana Securities

Hana Securities

Hana Bank has established a sustainable finance management framework that aligns with the 4 core components required by the International Capital Market Association (ICMA)'s 「Green Bond Principles 2021」, 「Social Bond Principles 2021」, 「Sustainability Bond Guidelines 2021」, and the Loan Market Association (LMA)'s 「Green Loan Principles 2023」 and 「Social Loan Principles 2023」, in order to raise funds for 6 green projects and 4 social projects. This framework is based on the 'Use of Proceeds' requirement.

Eligible Category Projects



Hana Financial Group provides advisory services related to the issuance of ESG bonds, including green bonds. In particular, in 2024, Hana Securities served as the lead underwriter for the issuance of green and social bonds by organizations such as Korea Student Aid Foundation, Korea Asset Management Corporation, and Korea Credit Guarantee Fund P-CBO. Hana Securities also participated in the underwriting of green and social bonds for Woori Bank, SK Geocentric.

Category	Issue Date	Issuer	Issued Amount (KRW 100 million)	Bond Type
Lead underwriting	2024.03.18	Korea Student Aid Foundation	900	Social bond
	2024.03.21	Korea Asset Management Corporation	1,700	Social bond
	2024.06.21	Korea Land & Housing Corporation	1,400	Social bond
	2024.06.28	Korea Credit Guarantee Fund	400	Social bond
	2024.08.28	Seoul Transportation Corporation	1,500	Green bond
	2024.12.06	Woori Bank	1,700	Social bond
Underwriting	2024.04.29	Industrial Bank of Korea	500	Social bond
	2024.07.09	Woori Card	200	Social bond
	2024.07.31	SK Geocentric	100	Green bond
	2024.08.08	Shinhan Card	100	Green bond

Investment in ESG Bonds

Hana Financial Group is expanding its investments in ESG bonds which are issued for corporate social responsibility purposes. Hana Financial Group plans to steadily increase its ESG bond investments and aims to reach a target* of KRW 17 trillion in ESG bond investment by 2030. As of the end of 2024, Hana Bank's ESG bond investment totaled KRW 16.9377 trillion (exceeding USD 1 billion). Specifically, the investment includes KRW 1.2185 trillion in green bonds, KRW 14.4887 trillion in social bonds, and KRW 1.2304 trillion in sustainability bonds.

* This target refers to the amount of bond 'investment' and differs from the target for the amount of bond 'issuance' under the 2030 & 60 goals.

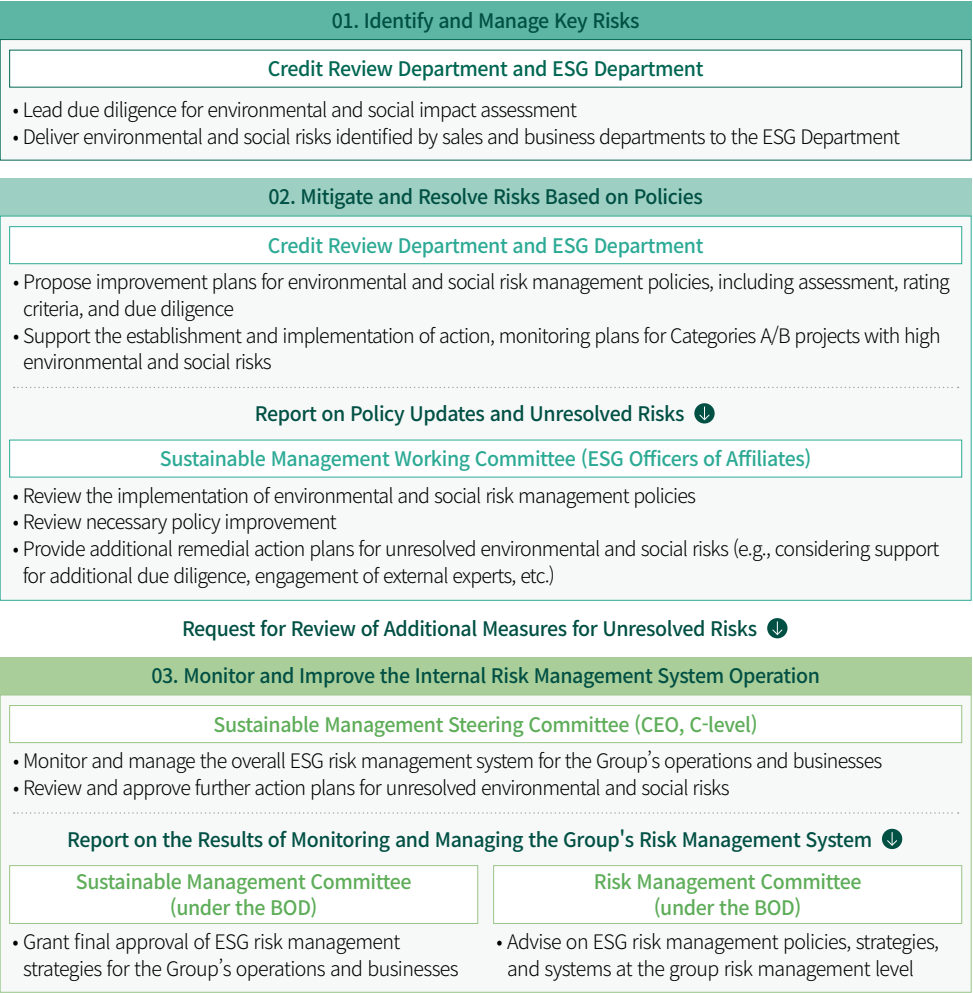
ESG Risk Management

ESG risk management is a core concept that involves comprehensively considering ESG factors and systematically identifying, assessing, and managing potential risks that may arise from all aspects of corporate operations in order to prepare for future uncertainties. In the financial industry in particular, risks such as physical and financial risks resulting from climate change, reputational risks from failing to fulfill corporate social responsibilities, and legal and ethical risks arising from weaknesses in corporate governance are all intertwined and act in combination, making it difficult to respond effectively with traditional risk management systems alone.

Hana Financial Group has established and operates an ESG risk management system that proactively identifies and integrally manages environmental, social, and governance risks. This system expands the scope of the existing ESRM process to cover all areas of ESG and provides a comprehensive framework that encompasses group-wide risk appetite and management principles, detailed monitoring indicators, specialized review procedures, and subsequent remedial measures. In addition, the Group continuously enhances training programs and guidelines for employees, strengthening their competencies so that they can proactively identify and respond to ESG risks in their daily operations.

Going forward, Hana Financial Group will accelerate efforts to create environmental and social value and ensure transparency in corporate governance, while advancing its ESG risk management framework to reflect changes in domestic and international governance systems and market environments. In particular, the Group will precisely track and manage both quantitative and qualitative indicators—such as financed emissions—to achieve carbon neutrality and integrate ESG factors throughout all core financial activities, including investment and lending, thereby fostering a healthy and responsible culture across the financial industry. These efforts are expected to build trust with stakeholders, instill pride among employees, and ultimately make a substantive contribution to the sustainable development of our society as a whole.

To realize sustainable finance, Hana Financial Group has established policies to proactively identify and systematically manage environmental, social, and governance risks that may arise throughout the financial sector.



ESG Risk Management

ESG Risk Management System

ESG risk management at Hana Financial Group operates based on the ESRM (Environmental and Social Risk Management) system. The Group's ESG Department, Risk Management Department, and Credit Review Department work closely together to assess risks and implement and monitor remedial measures.

Management of the Areas of Concern

Hana Financial Group designates industries with high greenhouse gas emissions (such as fossil fuel-based power generation, steel, and cement), resource development and infrastructure construction projects with significant potential for ecosystem destruction, and sectors prone to environmental or human rights disputes or social conflict as areas of concern requiring special management. When processing a new loan or investment, the Group first conducts a preliminary classification to quickly identify whether the project falls into these areas of concern, enabling rapid identification of high-risk possibilities. In the subsequent in-depth review, the ESG Department and the Risk Management Department collaborate to closely assess the environmental and social impact of the project and any violations of domestic or international regulations. Finally, by comprehensively considering the business value and potential social ripple effects, the Group takes measures such as restricting investment or support, adjusting incentives, or requiring the implementation of supplementary actions as necessary, to proactively manage ESG risks.

Type	Industry-Sector	Key Risks	Management Measures
High carbon-emitting industries	Thermal power generation, cement, steel, oil refining, etc.	Increased GHG emissions, climate change	Emission reduction plan requirement, credit limit restriction
Potential ecosystem destruction	Large-scale resource development, underground resource extraction, etc.	Ecosystem degradation, local community conflict	Preliminary due diligence, alternative measure review, investment restriction
Human rights and social disputes	Large overseas infrastructure construction, plants, etc.	Relocation of local residents, labor condition issues	Human rights impact assessment, corporate responsibility enhancement request

CASE STUDY

- High carbon-emitting industries: Reassessment of ESG ratings and reduction of credit limits for companies with insufficient carbon reduction roadmaps
- Projects with environmental and human rights conflicts: Assignment of Category A rating under the Equator Principles when preliminary due diligence indicates a high likelihood of harm

Environmental and Social Risk Review

Hana Financial Group conducts in-depth reviews of environmental and social risks that may arise from long-term project financing, infrastructure development, and energy resource development by integrating the ESRM process with the K-Taxonomy. First, the K-Taxonomy is used as an objective standard to determine whether a project qualifies as a green activity, and the ESRM checklist is used for a comprehensive assessment that considers factors such as project location, energy usage, carbon emissions, and impacts on ecosystems and local communities.

During the preliminary review stage, relevant ESG documents—such as environmental impact assessments, human rights reports, and safety certifications—are collected. In the in-depth assessment stage, the ESG Department and the Risk Management Department work together to identify key risks, consulting external experts if necessary. Assessment results are graded based on green business eligibility and ESG maturity, and if classified as high risk, the Group may require the implementation of environmental and human rights protection plans or readjust financing terms.

Especially for high-risk projects, the Group may exclude them from priority negotiation status, thereby deferring the priority of lending and investment. If there is a risk of serious environmental damage or human rights violations, investment or support may be restricted altogether. Even after approval, we regularly monitor and reassess the implementation of supplementary plans. If the risks are not mitigated, additional measures will be considered.

1. Preliminary review

Submit ESG-related documents (environmental impact assessments, human rights reports, safety certifications, etc.) from the client (or the project)

2. In-depth assessment

Identify key risks through collaboration between the ESG Department and the Risk Management Department, with external expert consultation as needed

3. Result analysis

Classify into grades (e.g., A/B/C) according to suitability (green business eligibility, ESG maturity)

4. Remedial measures

If classified as high risk, require the establishment of environmental and human rights protection plans or readjust financing terms

2024 Portfolio (SDA) Emissions

4,812,153

2024 Business Site Carbon Emissions

70,090

FOCUS AREA ⓘ

Response to Climate Change

Proactive Financial Leadership to Overcome the Climate Crisis

Hana Financial Group has declared carbon neutrality by 2050 as its mid- to long-term goal to address the climate crisis, a global challenge, and has set a target to expand green investments to KRW 60 trillion by 2030. Until the successful transition to a low-carbon economy, Hana Financial Group will fulfil its responsibility and role as a leader of green finance.

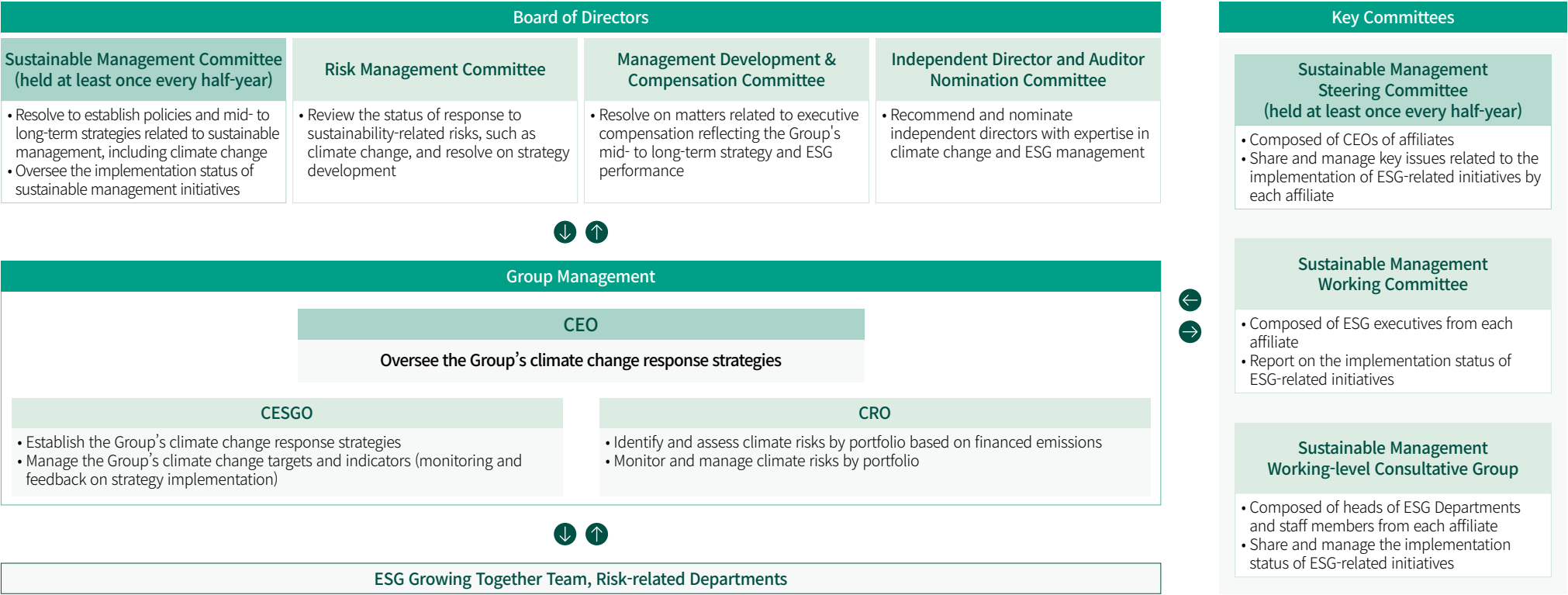
2050 Emission Target

ZERO

Governance

Governance for Climate Change Response

Hana Financial Group recognizes the accelerating climate change as a real crisis and is strengthening its climate change governance framework to drive company-wide efforts for climate change mitigation and adaptation. The Board of Directors and group executive management oversee and supervise climate-related issues, with the Group CEO responsible for overall climate change response strategies. In particular, to reflect the CEO's commitment to sustainable management, the Sustainable Management Committee has been established within the holding company's board of directors. This committee receives regular reports on sustainable management issues, including climate change, and deliberates and decides on related matters. In addition, Hana Financial Group has established an integrated group-wide climate change response system. The Sustainable Management Steering Committee—composed of CEOs from all affiliates—and its subordinate working committees share updates and performance across affiliates. They also identify and assess common climate risks and opportunities, and develop relevant systems to ensure a systematic response to climate change.



Governance

Board of Directors Level

Hana Financial Group makes sustainability-related decisions, including climate change, through its ‘Sustainable Management Committee’. The committee is authorized to establish sustainable management strategies, approve relevant policies, and oversee and manage their implementation by Hana Financial Group and its subsidiaries. By establishing the Sustainable Management Committee Operational Regulations, the Group ensures that ESG issues—including climate-related matters—are reflected in strategy formulation, governance, and overall corporate responsibility. The Sustainable Management Committee holds regular meetings at least once every half year* to deliberate and resolve on the Group’s sustainable management strategies and policies for responding to climate change and creating social value, as well as on the implementation status of related initiatives. The ‘Risk Management Committee’ under the Board reviews major risk systems, including climate risk management policies, receives reports on climate-related risk issues from management, and support the Board’s decision-making in collaboration with the Sustainable Management Committee. In addition, the ‘Management Development & Compensation Committee’ determines executive compensation based on ESG management performance, and the ‘Independent Director and Auditor Nomination Committee’ recommends experts in climate change and ESG as candidates to participate in management.

* Additional meetings may be convened as deemed necessary by the Chairperson

Board of Directors Resolutions and Reporting Items Related to Climate Change Response

Committee	Meeting Date	Agenda
Hana Financial Group Sustainable Management Committee	April 2024	(Resolution) Joining the Impact Disclosure Taskforce Initiative (Proposal) - Join the initiatives to achievement of the sustainable development goals (SDGs), including climate action
	November 2024	(Report) Hana Financial Group ESG performance and initiatives - Selection of initiatives in accordance with the identification of material issues including climate change response (e.g., strategy to promote green finance)
Hana Securities Sustainable Management Committee	April 2024	(Report) Hana Securities Materiality assessment results - Expansion of sustainable finance
	November 2024	(Report) 2023 Sustainable Management Steering Committee operation and resolutions
		(Report) Hana Securities 2024 ESG performance and 2025 initiatives - Sustainable finance performance and expansion plans, etc.
Hana Bank Board of Directors	July 2024	(Report) 2024 first half ESG progress and second half plan - Progress in establishing the ESG Disclosure System in Response to the Mandatory Disclosure Requirement - Plan to launch new green loan products
	December 2024	(Report) Hana Financial Group ESG performance and initiatives - Selection of initiatives, such as expansion of ESG financial products (Enhancing financial support for SMEs to respond to the climate crisis)

Management Level

The executive management of all affiliates is responsible for determining the Group’s climate policies and overseeing their outcomes. Climate strategies and targets approved by the Board of Directors are reflected in the Group’s overall business operations by the executive management. The CEO reports significant climate-related risks, opportunities, and related matters to the Board, and manages and supervises the implementation and outcomes of climate actions.

The CESGO sets the carbon neutrality achievement as a key performance indicator (KPI), monitors each affiliate’s implementation status according to the Group’s climate response strategies and targets, and oversees the operation and execution of the Group’s climate strategies. In addition, the CRO, who has overall responsibility for the Group’s risk management, identifies ESG-related risks—including climate risks within the portfolio—and establishes policies and strategies for Hana Financial Group to mitigate these risks.

Affiliate Level

Hana Financial Group has established and operates the Sustainable Management Steering Committee, composed of the CEOs of the Group and its affiliates, along with its subordinate Sustainable Management Working Committee. In addition, the holding company and affiliates have set up dedicated ESG departments and assigned personnel to strengthen their climate action and ESG management, actively embedding ESG into their operations.

Since the establishment of its ESG Division, Hana Bank has consistently carried out responsibilities aimed at embedding ESG management into its operations. In particular, it has established a systematic monitoring framework for green finance through the development of the K-Taxonomy-based financial review system. In addition, following the establishment of its ESG Division under the direct supervision of the CEO, Hana Securities has taken charge of ESG management planning and has formed and is operating a dedicated emissions trading team based on its organizational capacity to manage a wide range of domestic and international asset classes. Furthermore, through regular meetings of the Sustainable Management Working-level Consultative Group, the Group shares the latest ESG trends with its affiliates and reviews the implementation status of sustainable management at each affiliate.

Climate Change-Related Board Training

Training Date	Participating Independent Directors	Training Content
September 27, 2024	Lee Jung-Won / Park Dong-Moon / Lee Kang-Won / Won Sook-Yeon / Joo Yung-Sup / Lee Jae-Sool / Yoon Shim / Lee Jae-Min	Global ESG regulation trends and response strategies

Strategy

Climate change affects industries in various ways, acting as both a risk and an opportunity for companies. In particular, financial institutions—which interact with numerous companies through funding and investment—are exposed to a range of risks, but also possess the potential to create new opportunities and contribute to mitigation of climate crisis. Financial institutions can contribute to greenhouse gas reduction not only by cutting emissions from their own operations, but also indirectly by providing funding to facilitate the transition to a low-carbon economy and by adjusting high-carbon industry portfolios.

It is therefore important to integrate climate change and ESG issues into enterprise-wide risk assessment policies and procedures, and to align them with the financial institution's strategy. Hana Financial Group systematically identifies climate-related risks and opportunities and incorporates them into its management strategies amid a constantly evolving business environment.

Hana Financial Group identifies key climate risk areas affecting its business and assesses the resulting financial impacts. The Group also analyzes the potential impacts of climate risks under various scenarios and conducts climate scenario analysis to enhance the resilience of its strategies. Based on the analysis of climate change risks and opportunities, Hana Financial Group has established a mid- to long-term response roadmap, and is effectively responding to climate change by managing phased targets and performance.

Creating a Pool of Climate Risks and Opportunities

Hana Financial Group selects key risk and opportunity areas by comprehensively considering both the financial impacts of climate change on the Group and the environmental and social impacts of its business activities on the climate. The Group has established a pool of climate change risk and opportunity by incorporating factors such as domestic and international greenhouse gas regulations, market changes, and the effects of abnormal weather conditions, and the requirements of major climate-related initiatives and ESG rating agencies.

Materiality Assessment of Climate Risks and Opportunities

Hana Financial Group identifies climate-related risks and opportunities across all markets and business divisions in which it operates and throughout the value chain, and evaluates the materiality of each factor to determine its potential impact, likelihood, and timing for the Group. In accordance with TCFD recommendations, risks are categorized into transition risks and physical risks, while opportunities are categorized into resource efficiency, energy resources, products·services, markets, and resilience, with detailed elements identified under each category. The analysis encompasses all markets and business sectors in which the Group operates, as well as the entire value chain.

Transition risks include policy and legal risks arising from the transition to a low-carbon economy, market risks arising from changes in market variables such as consumer preferences, interest rates, and raw material prices, and reputational risks resulting from shifts in consumer perceptions. Physical risks are categorized into acute risks—caused by an increased frequency and intensity of extreme weather events such as floods, typhoons, and wildfires—and chronic risks associated with long-term shifts in climate patterns, including rising sea levels and increasing average temperatures. In terms of opportunities, factors such as cost savings from improved resource efficiency, increased revenue from the supply of low-carbon products·services, enhanced corporate image, and expansion into new markets are considered.

Hana Financial Group has established a segmented timeline for achieving the Net Zero goal, including short-term (by 2025), mid-term (by 2030), and long-term (by 2050) milestones. This approach is designed to minimize uncertainties that may arise during the pursuit of future goals, and the Group proactively manages risks and opportunities by analyzing their impacts at each stage.

• Response to Climate Change

Strategy

Identification of Climate Risks

Hana Financial Group identifies the impacts of climate change on industry and the resulting financial risks faced by financial institutions. As demands for climate change response intensify across various dimensions—such as regulation, market, and reputation—the Group recognizes that failure to reduce exposure to carbon-intensive industries could negatively affect its financial stability. By analyzing the potential impacts of each risk and developing response strategies, Hana Financial Group is proactively responding to climate risks.

	Driver	Impact*			Industrial Impact	Financial Impact on the Financial Sector	Response Status and Future Direction
		Short-term	Mid-term	Long-term			
Transition Risk	Policy and Legal	Increase in carbon credit prices due to strengthened domestic and international GHG regulations	●	●	<ul style="list-style-type: none"> • Increase in costs for GHG reduction and management (e.g., carbon credit costs) • Profitability fluctuations of related companies dependent on imports and exports • Increase in costs due to mandatory disclosure requirements 	<ul style="list-style-type: none"> • Deterioration in profitability and increased risk of default in carbon-intensive industries due to rising carbon credit prices and carbon border tax burdens • Changes in capital liquidity driven by the decision-making of stakeholders, such as customers and investors, in response to changes in the external disclosure environment 	<ul style="list-style-type: none"> • Optimize carbon credit purchase strategies by advancing the GHG reduction and management system • Analyze portfolio impact stemming from changes in the global trade environment, and strategically manage exposure to high-emission industries • Set internal carbon prices and reflect them in long-term business planning and financial risk analysis
		Changes in the GHG-based import and export environment including the EU carbon border tax	●	●			
		Addition of new disclosure items and strengthening of disclosure requirements	●	●			
	Technology	Phase-out of existing high-carbon technologies (such as coal-fired power generation) Transition to and increased investment in eco-friendly and low-carbon technologies	●	●	<ul style="list-style-type: none"> • Increase in costs and expenditures related to low-carbon R&D and application • Increase in financial risks arising from unsuccessful technology transition and new technology investment 	<ul style="list-style-type: none"> • Increase in depreciation and stranded assets due to technology changes • Deterioration in portfolio profitability and reliability in the event of failure in technology transition or new technology investments by borrowers or investees. 	<ul style="list-style-type: none"> • Manage Industries with ESG-concerns and ESG restricted industries through the adoption of the 「ESG Financing Evaluation System」 that incorporates the K-Taxonomy, and offer preferential interest rates for those meeting green taxonomy criteria
Transition Risk	Market	Changes in consumer preference and behavior	●	●	<ul style="list-style-type: none"> • Decrease in demand for products and services with high GHG emissions • Increase in market demand for low-carbon products • Changes in production costs and increased risks of decline in operating profits and sales 	<ul style="list-style-type: none"> • Decrease in competitiveness if eco-friendly asset portfolio is not established and eco-friendly products - services are not developed • Fluctuations in portfolio profitability and asset revaluation resulting from rapid market changes 	<ul style="list-style-type: none"> • Promote climate finance through diversification of financial assets such as green bonds • Build an environmental and social risk management system to restrict investment in carbon-intensive industries and minimize climate risks
		Increased uncertainties in market conditions (e.g., fluctuations in raw material prices)	●	●			
	Reputation	Increased interest and changing preferences of stakeholders	●	●	<ul style="list-style-type: none"> • Decline in reputation due to failure to implement climate action, non-disclosure of GHG information or lower ESG ratings • Decrease in revenue due to impacts on business activities such as suspension of cooperation and contract terminations 	<ul style="list-style-type: none"> • Negative evaluation from stakeholders if funding continues to be provided to carbon-intensive industries • Decrease in demand and withdrawal of investment if negative environmental impacts are discovered in products 	<ul style="list-style-type: none"> • Build a climate change response system that aligns with global disclosure standards and enhance disclosure content • Disclose information on carbon emissions and reduction targets through participation in the Carbon Disclosure Project (CDP)
		Negative perception and reputation of industries associated with the climate crisis	●	●			
Physical Risk	Acute	Increase in the frequency and intensity of extreme weather events (typhoons, floods, wildfires, etc.)	●	●	<ul style="list-style-type: none"> • Increase in costs to cover damages caused by extreme weather events (recovery and insurance costs, etc.) 	<ul style="list-style-type: none"> • Service disruptions due to damage to financial facilities (branches, ATMs, etc.) and system paralysis 	<ul style="list-style-type: none"> • Conduct stress tests on investment portfolios based on climate scenarios
	Chronic	Changes in long-term climate patterns (Rising temperature, Rising sea level, etc.)	●	●	<ul style="list-style-type: none"> • Increase in possibility of loss or relocation of value chains and facilities • Increase in operational costs, such as including elevated cooling expenses for business operations 	<ul style="list-style-type: none"> • Increase in risk of customer defaults and higher provisioning burden in regions vulnerable to extreme weather events • Decline in asset value in affected regions (decline in real estate value in coastal flood-prone zones) 	<ul style="list-style-type: none"> • Strengthen infrastructure to protect financial facilities (branches, ATMs, etc.) and minimize service disruption in preparation for extreme weather events (typhoons, floods, wildfires, etc.)

* Financial impact: moderate(●), high(●), very high(●)

• Response to Climate Change

Strategy

Identification of Climate Opportunities

Economic and social changes resulting from climate change can pose risks to business, but also serve as strategic opportunities. Hana Financial Group aims to lead green finance by creating new opportunities—such as expanding investments in renewable energy projects—and by providing new products and services that help customers transition to a low-carbon society.

	Driver	Impact*			Industrial Impact	Financial Impact on the Financial Sector	Response Status and Future Direction
		Short-term	Mid-term	Long-term			
Resource Efficiency	Improving efficiency in production and distribution processes (manufacturing process, means of transportation, etc.)	●	●		<ul style="list-style-type: none"> Reduced operating costs (improved efficiency and cost savings) Increased revenue through expanded production capacity Increased corporate investment activities such as introducing new facilities and improving processes 	<ul style="list-style-type: none"> Increase in portfolio profitability when investees improve resource efficiency Increase in corporate clients' demand for financing due to expanded investment activities 	<ul style="list-style-type: none"> Minimize resource waste and waste generation by offering cards made from wood or recycled PVC Promote paperless initiatives (activating certified electronic document storage, digitizing card issuance and delivery, developing contract document automation systems and transitioning to mobile, utilizing certified electronic document centers, etc.)
	Increased recycling and reduced water consumption		●	●			
	Increase of eco-friendly buildings and means of transportation (improved building energy efficiency, etc.)	●	●				
Energy Sources	Increased use of renewable energy	●	●	●	<ul style="list-style-type: none"> Reduced exposure to rising fossil fuel price and long-term operating cost savings Reduced costs of responding to carbon regulations through reduced GHG emissions 	<ul style="list-style-type: none"> Improved return on investment in low-carbon technologies Expanded investment in large-scale renewable energy projects 	<ul style="list-style-type: none"> Pursue the purchase of renewable energy certificates (RECs) and enter into power purchase agreements (PPAs) to improve energy efficiency at major business sites
	Increased utilization of domestic and international incentives related to the transition to a low-carbon economy	●	●				
	Creating opportunities through the use of low-carbon technologies and participation in the carbon markets	●	●				
Products and Services	Development of low-carbon products and services, and application of low-carbon technologies	●	●		<ul style="list-style-type: none"> Increased demand for low-carbon products and services Positive reputational benefits of low-carbon products and services 	<ul style="list-style-type: none"> Expansion of low-carbon products, investments, and loans Securing competitiveness through new climate adaptation solutions (such as insurance risk transfer products and services) 	<ul style="list-style-type: none"> Expand transition finance products and sustainability-linked loan products for eco-friendly businesses and technology development in corporate lending sector Offer various green finance products for individual customers, such as the EV Auto Loan for electronic vehicle purchase and the Eco-friendly Green Finance Challenge 365 Installment Savings Launch sustainability-linked insurance products, such as mileage discount riders for eco-friendly drivers
	Climate change adaptation and insurance solutions	●	●				
	Changes in consumer preferences	●	●				
Markets	Access to new low-carbon-climate-friendly markets	●	●		<ul style="list-style-type: none"> Increased revenue through access to new markets Ensuring stability through diversification of business portfolios 	<ul style="list-style-type: none"> Entry into new markets through development of low-carbon products and services Diversification of new eco-friendly financial assets such as green bonds and advancement of profit structures Increased revenue due to the expansion of new global climate-related insurance markets 	
	Access to new assets and regions requiring insurance coverage	●	●				
Resilience	Participation in renewable energy and energy efficiency programs	●	●		<ul style="list-style-type: none"> Increased market value through implementation of resilience strategies Creating opportunities for cost savings and revenue growth through risk management under various scenarios 	<ul style="list-style-type: none"> Increased portfolio profitability as investees implement resilience strategies Securing reliability through enhancement of portfolio resilience 	<ul style="list-style-type: none"> Secure global climate action leadership by participating in domestic and international climate change initiatives such as SBTi and NZBA Establish risk assessment models for climate-vulnerable regions and industries within the portfolio
	Developing alternatives and diversification strategies for existing resources	●	●				

* Financial impact: moderate(●), high(●), very high(●)

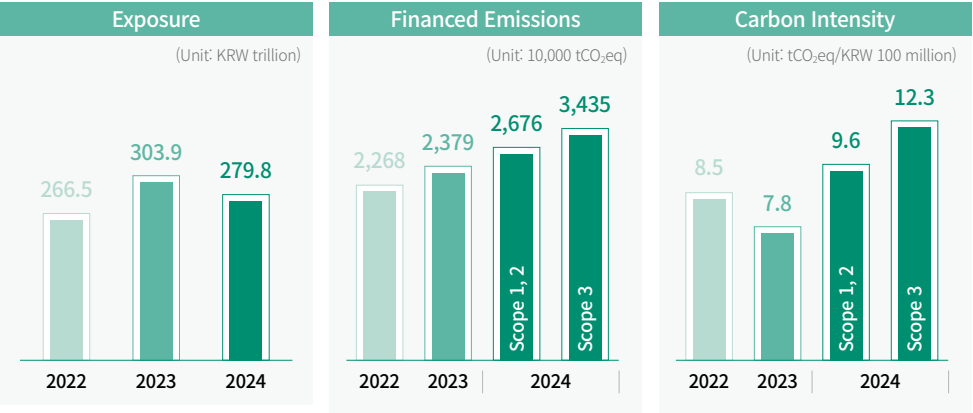
Strategy

Hana Financial Group’s Financed Emissions

Hana Financial Group calculates its financed emissions in accordance with the PCAF1) methodology, a standard for assessing and disclosing financed emissions. The Group calculates emissions from the seven PCAF categories (listed equity and corporate bonds, business loans and unlisted equity, project finance, commercial real estate, mortgages, motor vehicle loans, and sovereign debt), and analyzes financed emissions, exposure, and carbon intensity by asset class, industry, and affiliate.

In 2024, Hana Financial Group pushed forward the comprehensive advancement of its financed emissions measurement and management framework. The classification criteria for assets subject to financed emissions measurement were redefined to establish a more systematic and consistent measurement basis. In terms of data quality, the Group shifted from an estimation-based approach relying on industry averages toward greater use of actual emissions data, thereby improving the accuracy and reliability of financed emissions calculations. In addition, the measurement scope was expanded from Scope 1 and 2 to include Scope 3, enabling the identification of emissions throughout borrowers’ entire value chains. This has made it possible to gain a more thorough and comprehensive picture of the Group’s portfolio-level financed emissions.

Three-Year Trend Analysis of Financed Emissions by Asset Class²⁾



Financed emissions by PCAF Asset Class²⁾

PCAF Asset Class		Exposure (KRW 1 trillion)			Financed Emissions (10,000 tCO ₂ eq)					Carbon Intensity (tCO ₂ eq/KRW 100 million)					Data Score ³⁾	
		2022	2023	2024	2022	2023	2024			2022	2023	2024			2023	2024
							Scope 1, 2	Scope 3	Total			Scope 1, 2	Scope 3	Total		
PCAF1	Listed equity and corporate bonds	50.9	55.5	38.4	430	426	400	876	1,276	8.5	7.7	10.4	22.8	33.2	2.2	2.15
PCAF2	Business loans and unlisted equity	139.5	167.8	146.1	1,266	1,399	1,760	2,521	4,282	9.1	8.3	12.1	17.3	29.3	4	3.88
PCAF3	Project finance	7.4	8.4	9.1	104	83	79	38	116	14.1	9.9	8.6	4.1	12.8	4.6	4.55
PCAF4	Commercial real estate	2.4	2.7	3.7	5	19	21	-	21	2.3	6.9	5.6	-	5.6	4	3.95
PCAF5	Mortgages	39.6	42.7	53.8	20	20	31	-	31	0.5	0.5	0.6	-	0.6	4	2.84
PCAF6	Motor vehicle loans	8.4	9.1	9.5	42	42	36	-	36	5	4.6	3.9	-	3.9	2.2	2.26
PCAF7	Sovereign debt	18.2	17.8	19.2	401	390	349	-	349	22	21.9	18.2	-	18.2	1	1
Total		266.5	303.9	279.8	2,268	2,379	2,676	3,435	6,111	8.5	7.8	9.6	12.3	21.8	-	-

1) Partnership for Carbon Accounting Financials
2) Based on 10 affiliates of Hana Financial Group in 2024 (Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, Hana Insurance, Hana Savings Bank, Hana Asset Trust, Hana TI, Hana Ventures)
3) Data are scored from 1 to 5 according to the data quality framework provided by PCAF, with lower scores indicating higher data reliability (based on Scope1, 2 data)

• Response to Climate Change

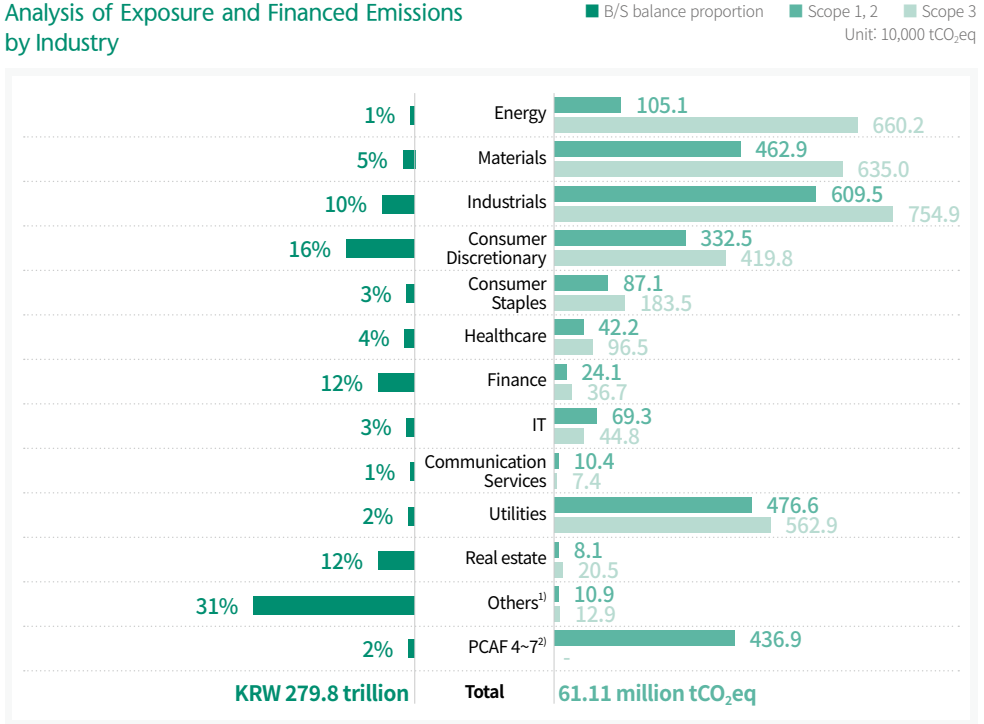
Strategy

Analysis by Industry

For portfolio GHG reduction and climate risk management, Hana Financial Group analyzes exposure and financed emissions by industry to identify carbon-intensive sectors within its portfolio and establish industry-specific response strategies based on such data. Because each industry has different carbon emission characteristics and reduction pathways, analysis by industry is essential for developing effective climate risk management strategies.

An analysis of Hana Financial Group's financed emissions by industry in 2024 revealed that energy-intensive sectors—such as utilities, energy, materials, and industrials—have higher financed emissions relative to their exposure. These sectors commonly feature structural characteristics such as direct combustion of large amounts of fossil fuels in production, or energy-intensive processes that require high temperatures and pressure. Specifically, utilities exhibit relatively high carbon intensity due to fuel combustion for power generation; the energy sector engages in crude oil refining and chemical processes; the materials sector involves high-temperature manufacturing of steel and chemical products; and industrials are characterized by heavy equipment manufacturing. By contrast, service-oriented sectors such as finance, telecommunications, and information technology have relatively low energy usage and maintain lower carbon intensity, revealing clear differences in emission structures across industries. Hana Financial Group is strengthening its management system for GHG-intensive industries and systematically managing industry-specific climate risks through regular portfolio reviews.

Analysis of Exposure and Financed Emissions by Industry



1) Emissions with no identifiable industry classification, such as those from public institutions, associations, and organizations
2) Emissions from commercial real estate, mortgages, motor vehicle loans, and sovereign debt

Carbon Intensity by Industry¹⁾

■ Intensity 80 or above ■ Intensity 60 or above ■ Intensity 10 or above ■ Intensity 5 or above ■ Intensity 3 or above ■ Intensity below 3

Classification	Finance	Real Estate	Healthcare	Communication Services	Consumer Discretionary	IT	Consumer Staples	Industrials	Materials	Energy	Utilities
Scope 1,2	0.7	0.3	3.7	4.2	7.6	8.9	9.1	21.8	36.3	59.5	100.7
Scope 3	1.1	0.6	8.4	3.0	9.6	5.8	19.2	27.0	49.9	373.8	118.9

1) Carbon emissions relative to measured assets (exposure)

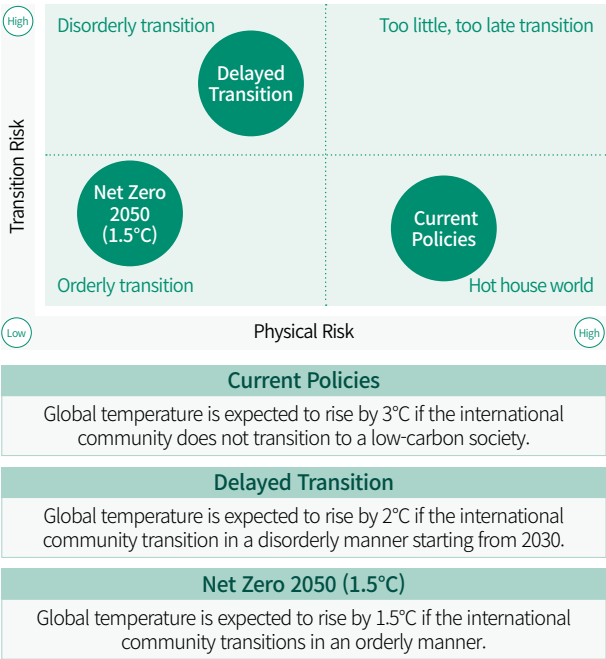
Strategy

Climate Scenario Analysis

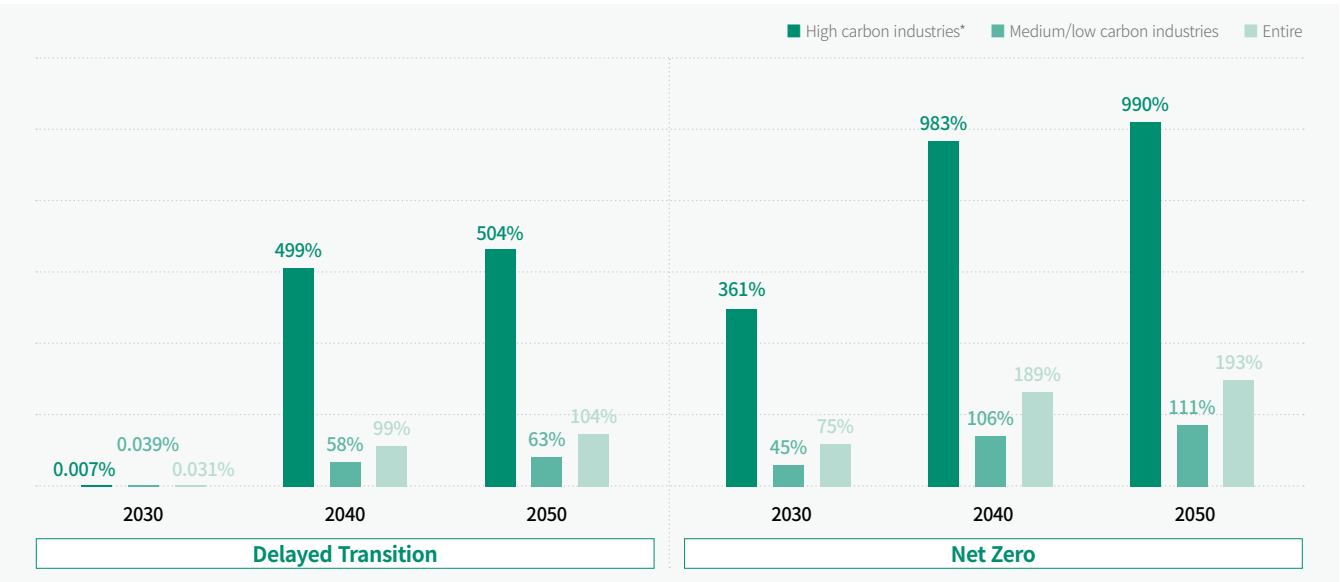
Transition Risk Scenario Analysis

To assess the impact of transition risks arising from strengthened carbon regulations on the Group’s portfolio, Hana Financial Group conducts sensitivity analyses by sector and asset class on future changes in carbon prices, using scenarios provided by the Network for Greening the Financial System (NGFS). In 2024, analysis was performed on the portfolios of seven affiliates (Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, Hana Insurance, and Hana Savings Bank), examining the financial impacts under three scenarios: (1) current policies, (2) delayed transition, and (3) net zero. Based on an analysis of financial impacts by scenario for all industries, the current policies scenario showed no change in the rate of increase in loan loss provisions. Under the delayed transition scenario, loan loss provisions are estimated to increase by 104% by 2050, while in the net zero scenario, provisions are projected to increase by 193%. The key difference between the two scenarios lies in the timing of the increase: in the delayed transition scenario, there is little increase until 2030, followed by a sharp rise to 99% by 2040 and a moderate increase to 104% by 2050. In contrast, in the net zero scenario, provisions increase by 75% as early as 2030, rising to 189% by 2040 and 193% by 2050, suggesting that early implementation of net zero policies has a significant impact on financial institutions. Hana Financial Group manages transition risks by regularly monitoring and managing exposure to high-carbon industries, financed emissions, and carbon intensity.

NGFS Scenarios Framework



Changes in Provision Increase Rate due to Transition Risk¹⁾



1) Increase rate compared to provisions in 2024; no change in increase rate under the current policies scenario.
* High-carbon industries: Energy, materials, consumer staples, and utilities are classified as high carbon industries with a carbon intensity of 10 tCO₂eq/KRW 100 million or more based on the 2024 financed emissions analysis.

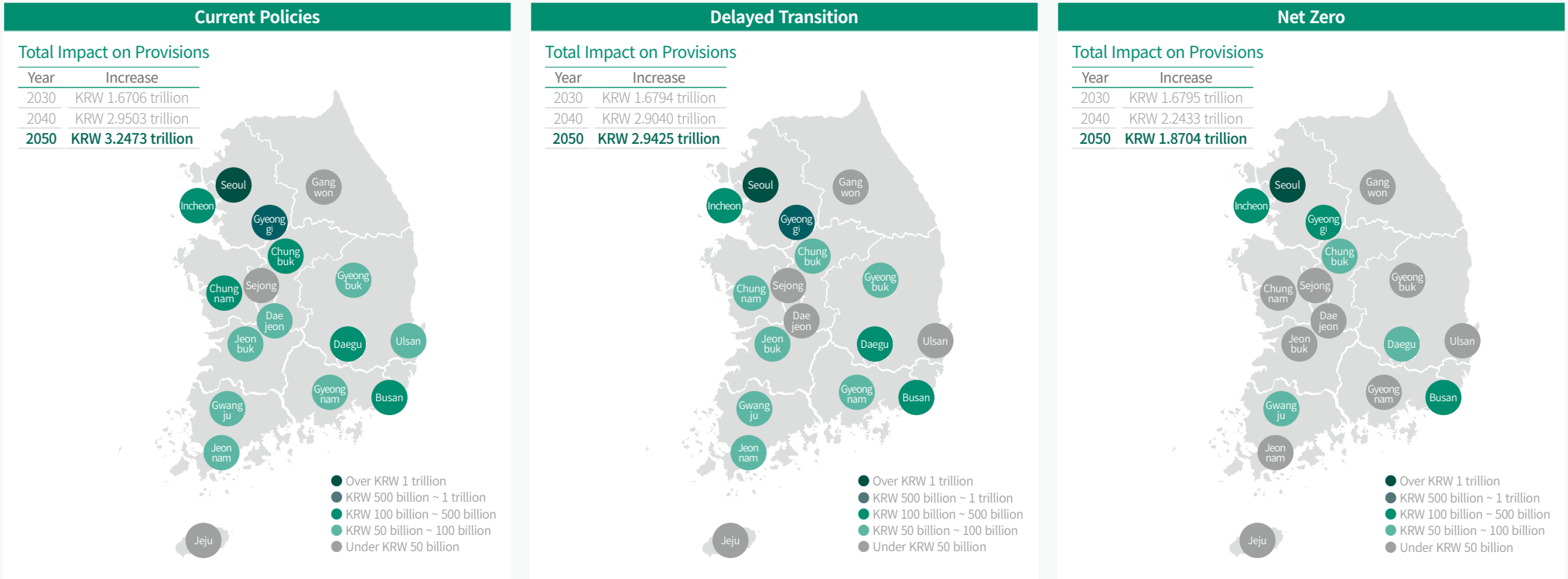
• Response to Climate Change

Strategy

Physical Risk Scenario Analysis

Hana Financial Group conducts scenario analyses not only to assess the financial impacts of transition risks, but also to evaluate those arising from physical risks. The Group calculated the probability of default (PD), loss given default (LGD), and provisions by considering the market value loss of collateral exposed to major climate hazards such as floods and typhoons, as well as the disaster vulnerability of borrowers' industries, and by reflecting declines in collateral value and credit LGD under different climate scenarios. According to the results of the physical risk analysis by scenario, by 2050, provisions due to physical risk are projected to increase by a minimum of 200% under the net zero scenario and up to 347% under the current policies scenario, on a nationwide basis. The regions with the most significant impact are Seoul and Gyeonggi-do, which is attributed to Hana Financial Group's higher exposure in these areas. The Group plans to enhance its management system for physical risks by expanding the types of climate risks analyzed through physical risk scenario analysis and further refining its analytical methodologies.

Changes in Provisions by 2050 due to Physical Risk¹⁾



1) Increase compared to provisions in 2024

Strategy

Scenario Analysis Conclusions and Resilience Measures

According to the scenario analyses of transition and physical risks, the probability of default (PD) for Hana Financial Group affiliates in 2050 is projected to range from a minimum of 0.05% (Hana Insurance, current policies) to a maximum of 12.11% (Hana Securities, net zero). According to the analysis results of the scenarios that yield the highest PD for each affiliate, it is estimated that Hana Bank and Hana Securities will have their highest PD under the net zero scenario. In contrast, other affiliates are projected to have relatively low volatility in their PDs across scenarios, indicating that the impact of climate scenarios is limited. This difference in sensitivity to transition and physical risks is due to the nature of each affiliate's business and portfolio composition. Hana Financial Group pursues differentiated risk management strategies that take into account variations in the probability of default resulting from different exposure to transition and physical risks and business characteristics of each affiliate.

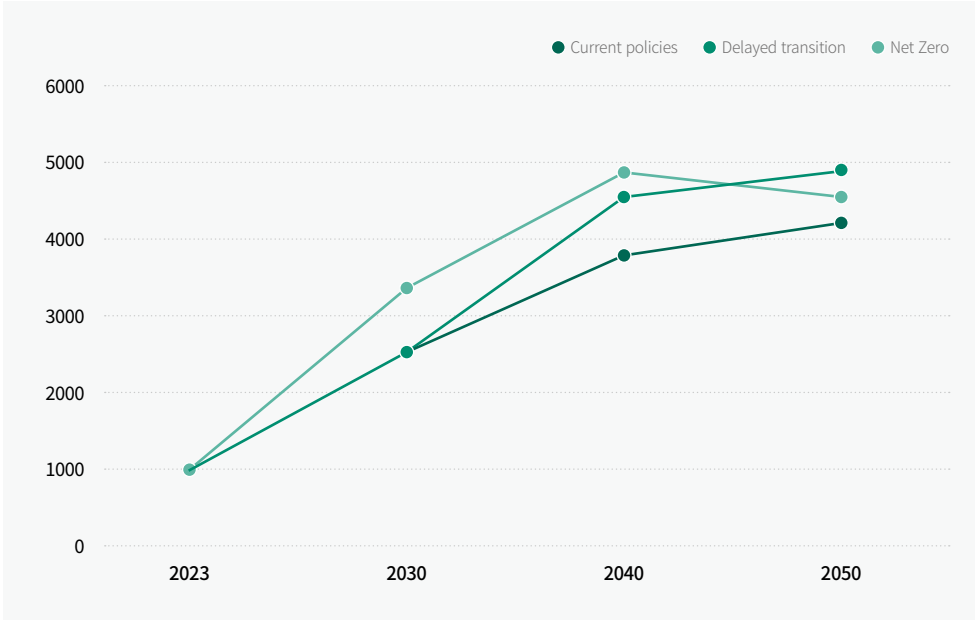
To more thoroughly analyze climate change risks, Hana Financial Group plans to expand the range of scenario analyses conducted and further enhance the methodology by taking into consideration a wider variety of variables. Based on the expected outcomes of each scenario, the Group is establishing and executing response strategies by industry, asset class, and affiliate, thereby securing the resilience of its group-wide strategy.

Changes in Average Probability of Default (PD) by Affiliate

Affiliate	Reference Date (end of 2024)	Current Policies		Delayed Transition		Net Zero	
		2030	2050	2030	2050	2030	2050
Hana Bank	1.93%	2.87%	4.67%	2.88%	5.99%	4.12%	6.35%
Hana Securities	2.80%	6.02%	7.15%	6.03%	11.89%	6.06%	12.11%
Hana Card	0.10%	0.06%	0.08%	0.06%	0.13%	0.06%	0.19%
Hana Capital	1.06%	0.68%	0.79%	0.68%	1.51%	1.26%	1.53%
Hana Life	0.84%	0.76%	0.87%	0.76%	0.95%	0.85%	0.95%
Hana Insurance	0.06%	0.04%	0.05%	0.04%	0.92%	0.37%	0.98%
Hana Savings Bank	2.30%	1.39%	1.52%	1.40%	1.54%	1.40%	1.54%

Change in Provisions due to Transition and Physical Risks

Unit: KRW billion



Strategy

Hana Financial Group Climate Change Response Strategy

Hana Financial Group has developed its climate change response strategy based on the analysis of climate-related risks and opportunities, and has established a phased roadmap to strengthen its response system in line with TCFD recommendations.

Strategic Roadmap

	2021	2025	2030	2050
	Building a foundation for carbon neutrality	Advancing climate change agenda	Achieving SBTi-based group carbon emissions targets	Achieving Net Zero by 2050
지배구조	Establishment of Sustainable Management Committee	Advancement of climate risk management system by affiliate	Continuously lead the agenda and fulfil the role of an industry leader	
전략	Establishment of ESG mid- to long-term strategies	Advancement of the industrial policies to manage ESG-restricted industries (high climate change risk sectors) and Industries with ESG-concerns (high GHG emitting sectors)		Leading net-zero finance through implementation performance monitoring and feedback
위험관리	Portfolio Impact Analysis on Climate Change	Advancement of climate risk management system by upgrading IT systems and risk assessment systems		
지표 및 감축목표	Calculation of financed emissions for use in metrics and targets	Opening of ESG disclosure data management system to monitor progress against targets and embed indicator management	42% reduction in business site GHG emissions 32.8% reduction in portfolio GHG emissions KRW 60 trillion in sustainable finance	ZERO GHG at business sites ZERO power generation PF ZERO financed emissions

Driving Transition to a Low-carbon Economy
<div>Limit Coal P/F</div> <div>Expand ESG Bonds</div> <div>Expand Green Finance</div>
Goal 1. 2030 & 60
<ul style="list-style-type: none">Achieving KRW 60 trillion in ESG finance by 2030, including KRW 25 trillion in ESG bonds, KRW 25 trillion in ESG loans, and KRW 10 trillion in ESG investments
Goal 2. Zero & Zero
<ul style="list-style-type: none">Achieving ZERO GHG emissions from business sites by 2050 through energy efficiency improvements and expansion of renewable energyAchieving ZERO coal P/F balance in 2050 by reducing coal project financing
Goal 3. Portfolio GHG Reduction
<ul style="list-style-type: none">GHG reduction activities at investment destinations where Hana Financial Group's funds are utilized, including loans, investments, and bondsReducing portfolio GHG emissions by excluding carbon-intensive industries and expanding investment in eco-friendly/low-carbon companies

Risk Management

Climate Risk Management System

Hana Financial Group recognizes the impact of climate change on profitability, operations and reputation, and integrates climate risks into its enterprise-wide risk management system, treating it as a key issue. Based on the financed emissions and scenario analysis results, the Group reviews company-level risks and portfolio-level risks, taking into account the ripple effects of climate change on the financial system, and identifies key management areas to develop response measures.

The Group monitors climate risks with a focus on identified high-risk areas, and has established the ‘Sustainable Finance Framework’ comprising five policies, which is applied to all products and services to ensure that environmental and social risks are incorporated into the financial decision-making process. In addition, Hana Financial Group has established the ‘ESG Financing Evaluation System’ based on the Korean Green Taxonomy (K-Taxonomy), which automatically identifies cases in corporate finance or direct investment that require review from an ESG finance perspective, and ensures that K-Taxonomy compliance is thoroughly reflected in financial support decision-making through rigorous risk management. Key risk management actions are regularly reported to the Sustainable Management Committee, and the response status is transparently disclosed each year through the TCFD Report.

Climate Change Management Process

① Identification of Climate Risks	② Risk Assessment	③ Risk Monitoring and Response	④ Reporting and Disclosure
<ul style="list-style-type: none">• The Sustainable Management Steering Committee performs regular monitoring of environmental changes.• Identify the economic-financial ripple effects of transition/physical risks and identify their impacts on the Group	<ul style="list-style-type: none">• Conduct sensitivity analysis and assess financial impact based on climate change scenarios• Identify key risks based on likelihood/materiality• Select high-risk areas based on exposure/carbon intensity/financed emissions and strategic importance	<ul style="list-style-type: none">• Continuously monitor the Group’s financed emissions, focusing on high-risk areas• For ESG-restricted industries (high climate change risk sectors) and Industries with ESG-concerns (high GHG emitting sectors), establish industry-specific sustainable finance industry policies and manage risks during investment decision-making	<ul style="list-style-type: none">• Report key issues to the Sustainable Management Committee• Disclose climate change risk identification results and response status through the Sustainability Report and the TCFD Report

Climate Change Risk Management Measures

Climate change risks can have ripple effects on the real economy and the financial system, particularly impacting traditional risks for financial institutions such as credit, market, liquidity, operational, and reputational risks due to their connection with borrowers. Hana Financial Group analyzes the transmission channels of climate risks to the financial system by categorizing them into physical risks and transition risks. Physical risks involve the route by which physical damage in the real sector caused by climate change spreads to the financial sector through business relationships. Transition risks arise from the rapid decline in value of fossil fuel and carbon-intensive industries during the shift to a low-carbon economy. By analyzing these pathways, Hana Financial Group manages the impact of climate risk on the Group’s mid- and long-term profitability and growth.

Measures to Manage Financial Risks from Climate Change

Type	Examples of Risk Impact	Response Measures
Credit Risk	<ul style="list-style-type: none">• Increased risk of default for carbon-intensive industries such as power generation and materials due to rising carbon credit costs• Higher probability of default (PD) and loss given default (LGD) for customers in physical risk-prone areas, resulting from declines in real estate collateral values due to natural disasters	<ul style="list-style-type: none">• Analyze changes in the PD for carbon-intensive industries based on future carbon credit costs using NGFS scenarios• Analyze the impact of physical risks on borrowers by region/industry using RCP scenarios
Market risk	<ul style="list-style-type: none">• Overall impact on the financial market due to investment restrictions on specific customer groups due to strengthened carbon regulations• Declined profitability and asset values caused by reduced demand for high-carbon products/services	<ul style="list-style-type: none">• Establish the ‘2030&60’ goal to expand green investments to transition the Group’s asset portfolio to a low-carbon pathway
Liquidity risk	<ul style="list-style-type: none">• Potential for strategic risks if the portfolio is not adjusted during the transition to a low-carbon society• Potential liquidity shortage due to increased cash withdrawals needed for recovery from damages caused by natural disasters and extreme weather events	<ul style="list-style-type: none">• Identify environmental risks in investment decision-making and portfolios by establishing the Sustainable Finance Framework• Strengthen preventive measures by identifying buildings and branches vulnerable to climate change in advance
Operational risk	<ul style="list-style-type: none">• Increased operating costs, including energy costs, due to GHG gas regulations• Operational disruptions at bank branches in the event of power outage caused by extreme weather events	<ul style="list-style-type: none">• Establish the goal 2050 net-zero at business sites and implement of reduction measures (expanding renewable energy, improving energy efficiency)• Develop emergency response manuals and conduct mock drills
Reputational risk	<ul style="list-style-type: none">• Increased risk of negative evaluation from regulators, credit rating agencies, and the market when providing financing to carbon-intensive industries	<ul style="list-style-type: none">• Disclose the climate change response status through the TCFD report, CDP, Sustainability Report, etc.

Risk Management

Policy Communication

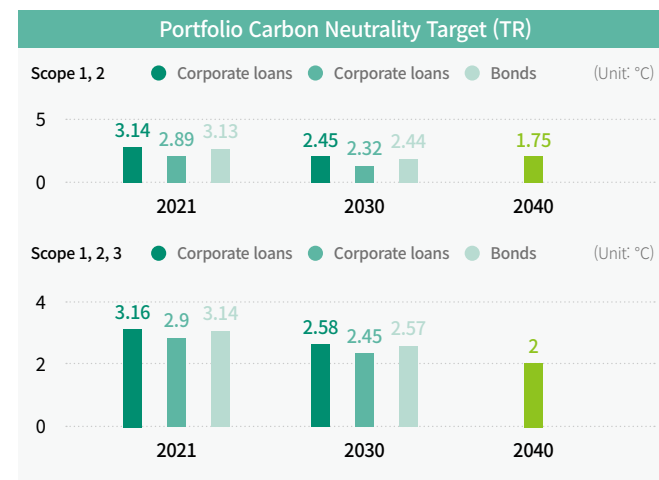
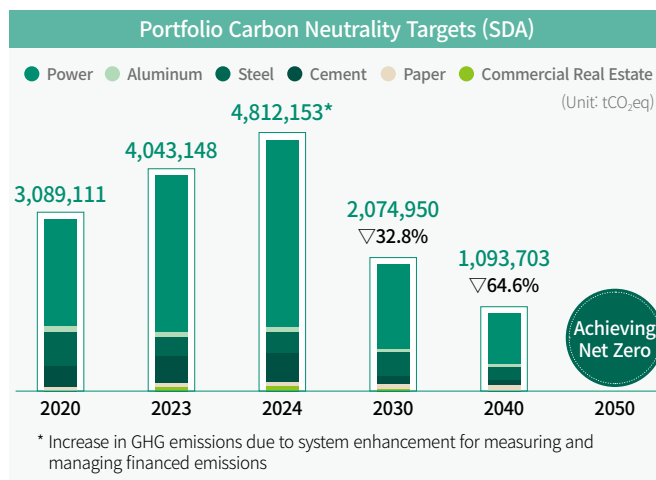
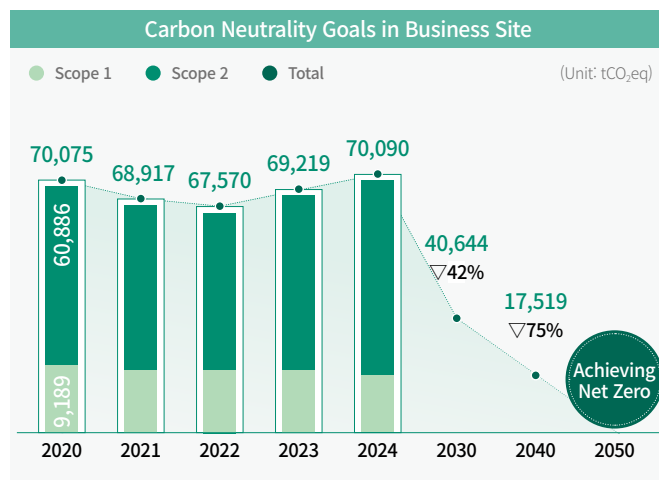
Hana Financial Group supported the Paris Agreement and the NDC (Nationally Determined Contribution) for greenhouse gas reduction, declared coal-free finance in 2021, and set targets to achieve zero greenhouse gas emissions at its business sites and zero financed emissions by 2050. Accordingly, the Group is engaged in external activities such as participating in domestic associations and public policy initiatives to expand ESG collaboration and communication to address climate change issues.

Initiatives	Progress
Commitment to support the Paris Agreement’s goal of limiting global warming to below 2°C	Hana Financial Group aims to reduce business site GHG emissions by 42%, financed emissions by 32.8%, and to achieve KRW 60 trillion in sustainable finance by 2030 in accordance with the Paris Agreement. The Group is also building ESG governance and promoting climate change response activities in all regions where the Group operates to achieve carbon neutrality by 2050.
Governance framework for public policy engagement and advocacy related to climate change	Hana Financial Group has established a systematic governance structure centered around the Sustainable Management Committee under the Board for climate change policy engagement and decision-making for advocacy. Issues are first identified by the Sustainable Management Working-level Consultative Group, key issues are managed by the Steering Committee composed of CEOs of affiliates, and final reporting is submitted to board-level committees, through a phased decision-making process.
Integrated monitoring system for association membership, public policy engagement, and climate change positions	Hana Financial Group clarifies the purpose of participating in associations and checks for any violations of the Paris Agreement. The Group’s management continuously assesses and monitors association activities and their effectiveness. If an association’s activities are found not to align with the Paris Agreement, this is reported to the Sustainable Management Committee under the Board.
Framework to resolve misalignments between the positions of the Group’s affiliated associations and climate change policies	
Hana Financial Group’s collaboration and policy activities with external stakeholders on climate change response	Hana Financial Group, in partnership with the Korea Chamber of Commerce and Industry, has launched an ESG sustainability-linked loan product for SMEs, offering preferential interest rates on K-Taxonomy-related loans. Additionally, the Group is cooperating with the Financial Supervisory Service and the Korea Federation of Banks to provide financial support for SMEs responding to climate crisis.
Climate change response initiatives of associations in which Hana Financial Group participates	Korea Federation of Banks The Korea Federation of Banks has established a ‘Climate Finance Database’ to calculate financed emissions, and, together with the 2050 Carbon Neutral Green Growth Committee and the Korea Chamber of Commerce and Industry, has hosted the ‘Carbon Neutral Grand Alliance Declaration Ceremony and Conference’, announced a joint declaration and is operating a consultative group to resolve issues encountered in the carbon neutrality implementation process.
	Korea Chamber of Commerce and Industry The Korea Chamber of Commerce and Industry has signed an MOU with the Korea Forest Service to promote the voluntary carbon market (VCM), and has also concluded MOUs with the Carbon Markets Association of India (CMAI) and the Asia Carbon Institute (ACI) of Singapore to promote the voluntary carbon market in Asia.

Metrics & Targets

Business Site · Portfolio Carbon Neutrality Targets

Hana Financial Group has established carbon neutrality targets for business site GHG emissions (Scope 1 & 2) and financed emissions in accordance with the reduction target-setting methodology presented by the Science Based Targets initiative (SBTi) and received SBTi approval in 2022. The business site carbon neutrality targets aim to reduce GHG emissions by 42% by 2030 from the 2020 baseline and to achieve carbon neutrality by 2050 in line with the 1.5°C scenario. The financed emissions carbon neutrality targets were set according to the below 2°C scenario and distinguish between seven high-emitting sectors (power generation PF, power generation, steel, cement, aluminum, pulp & paper, and commercial real estate) and other corporate finance sectors. For high-emitting sectors, the Group applies the Sector Decarbonization Approach (SDA)¹ to set reduction targets, aiming to achieve 32.8% reduction by 2030 from the 2020 baseline and carbon neutrality by 2050. For all other corporate finance sectors, including corporate loans, equity, and bonds, the Group applies the Temperature Ratings (TR) approach, setting a target of a 1.75°C rating for direct and indirect borrower emissions (Scope 1 & 2) and a 2°C rating for Scope 1, 2, and 3 emissions (including the borrower's supply chain) by 2040. Hana Financial Group also plans to obtain carbon credits related to externally recognized technologies, such as carbon removal and storage technologies (e.g., direct air capture), to offset any residual emissions as needed through its target year of 2050 for carbon neutrality.



1) Sector Decarbonization Approach (SDA): Applicable only to the key GHG-emitting industries—pulp & paper, steel, cement, aluminum, power generation, commercial real estate, and power generation PF
2) Temperature Ratings (TR) Approach

Metrics & Targets

Green Investment Expansion Targets

Following the 2015 Paris Agreement and the establishment of carbon neutrality targets by major countries around the world, the financial sector has been working to achieve these goals through a variety of financial instruments. Hana Financial Group has set the 2030 & 60 goal to contribute to global carbon neutrality and lead the transition to a low-carbon economy, aiming for a total of KRW 60 trillion in ESG financing for the environmental and sustainability sectors by 2030. The Group has also established detailed goals to achieve KRW 25 trillion in ESG loans, KRW 25 trillion in ESG bond issuance, and KRW 10 trillion in ESG investments. Across all affiliates,

ESG Loans

Hana Financial Group plans to continuously expand product development that provides a variety of financial products and makes a substantive contribution to addressing climate change. Hana Bank offers the ‘Energy Use Rationalization Loan to support companies’ transition to eco-friendly energy, and the ‘ESG-Certified Company Preferential Loan’, which applies preferential interest rates to companies with excellent ESG ratings. For individuals, Hana Bank operates the ‘EV Auto Loan’ to provide funds for electric vehicle purchases.

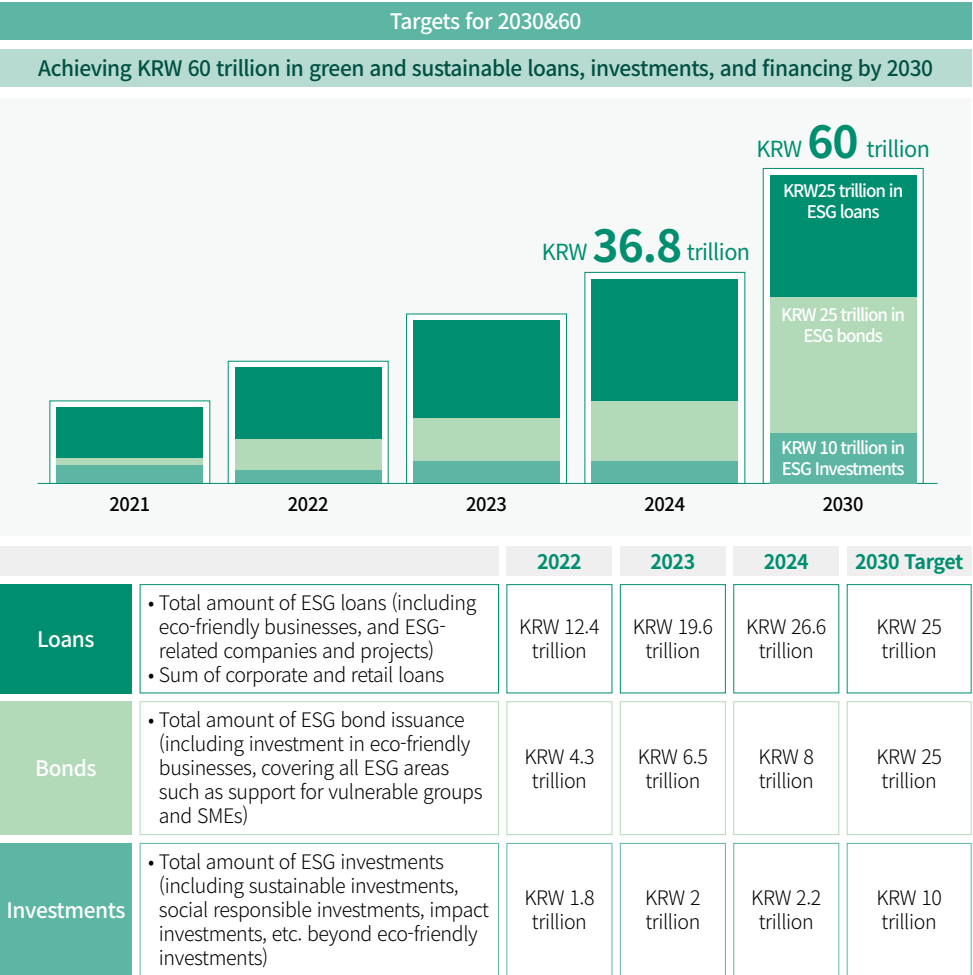
ESG Bonds

Hana Financial Group is continuously expanding sustainable finance by issuing sustainability bonds. In 2024, Hana Bank issued sustainability bonds totaling USD 600 million. The bank identified eligible green and social projects using a systematic sustainable finance management framework, rigorously evaluated and selected them, and allocated funds to qualified projects. The Group also plans to gradually increase its investments in ESG bonds each year, with the target* of reaching KRW 17 trillion in ESG bond investment by 2030.*

* This target refers to the amount of bond ‘investment’ and differs from the target for the amount of bond ‘issuance’ under the 2030 & 60 goals.

ESG Investments

Hana Financial Group plans to continuously expand investments in eco-friendly projects to address climate change, such as domestic and international carbon reduction solutions and energy transition infrastructure projects. In 2024, Hana Bank invested approximately KRW 2 trillion in eco-friendly projects, including carbon emission reduction and renewable energy initiatives and eco-friendly infrastructure projects such as a fuel cell power generation project. These projects are expected to reduce carbon emissions by approximately 200,000 tons annually.



(Cumulative from 2022 to 2024)

80	Environmental
95	Social
165	Governance



05. ESG PERFORMANCE

Hana Art Crew: Lee Kyung-Ha
Artwork: Conversation

05. ESG PERFORMANCE

Environmental

81 Environmental Management

88 Biodiversity Protection

Environmental Management

Environmental Management System

Hana Financial Group’s Environmental Management Policy

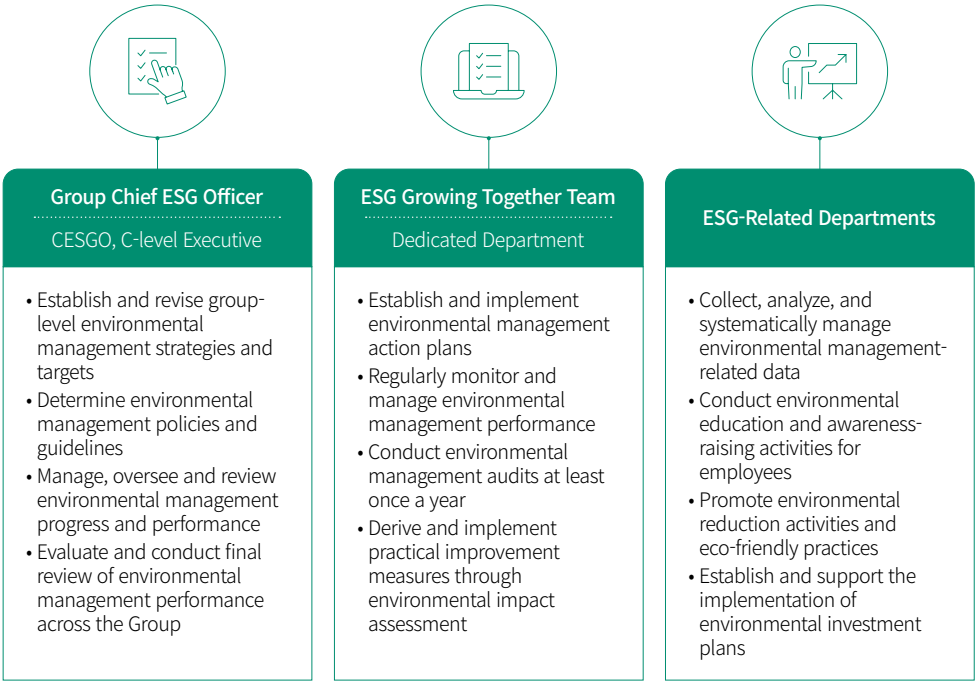
Hana Financial Group pursues the value of ‘Happiness in Finance’ while actively participating in the international community’s efforts to address the global climate crisis, and implements environmental management in accordance with the following principles.

Environmental Management Policy

- A. All executives and employees of the Group understand the importance of environmental conservation activities and strive to implement eco-friendly activities.
- B. The Group seeks to minimize waste and environmental pollutants by promoting resource conservation and recycling as well as efficient use of energy throughout its business activities, and strives to dispose of them appropriately to preserve the global environment.
- C. The Group strives to promote greenhouse gas reduction activities to respond to climate change.
- D. The Group is committed to complying with environmental laws and regulations and proactively incorporating the views of stakeholders.
- E. The Group endeavors to continuously improve the environment by establishing an efficient environmental management system.
- F. The Group strives for continuous improvement of the environmental system through periodic review of the implementation status of the environmental policy.
- G. The Group aims to fulfill its role as a financial institution by expanding eco-friendly finance for a sustainable future.

Dedicated Organization for Environmental Management

Hana Financial Group has established and is operating a dedicated organization to effectively implement environmental management. The Group’s Chief ESG Officer (CESGO) is responsible for the final decision-making regarding environmental management, including the establishment of policies, setting and adjusting targets, and performance evaluation. The ESG Growing Together Team, as the dedicated environmental management department, develops and executes environmental management plans, conducts regular performance monitoring, and carries out environmental management reviews. In addition, ESG-related departments handle practical tasks such as environmental data management.



Environmental Management

Environmental Management System

Environmental Management Direction

Hana Financial Group operates clear environmental management policies and a systematic dedicated organization to achieve tangible results in environmental management and effectively drive sustainable management. The environmental management policy serves as a guideline, clearly communicating environmental management goals and principles of practice to all employees, ensuring that environmental considerations are reflected in all business activities. Additionally, the establishment of a dedicated environmental management organization enables systematic management and oversight of ESG-related performance and risks, providing transparent and reliable ESG data to stakeholders.

Environmental Impact Management

Hana Financial Group continuously pursues improvement activities through regular performance reviews to ensure efficient energy and resource management, and manages waste and pollution by establishing separate targets. The Group has developed various greenhouse gas reduction measures to accelerate the transition to a low-carbon economy and has established strategies for achieving greenhouse gas reduction and carbon neutrality targets in line with government policies and implementation requirements. In addition, Hana Financial Group also contributes to ecosystem preservation through various partnerships and collaborations for biodiversity protection and forest conservation.

Establishing Environmental Management Systems

Hana Financial Group has established and operates a dedicated department and an environmental management system to effectively implement environmental management. The Group regularly reviews compliance with environmental regulations and systematically manages progress toward environmental management plans and goals. Furthermore, the Group transparently discloses environmental management performance to stakeholders in accordance with global standards and scientific criteria, and provides training for all employees to raise awareness of the importance of climate action and environmental conservation.

Expanding Eco-friendly Finance

Hana Financial Group is making concrete efforts to expand green finance, such as issuing green bonds and establishing systems for environmental and social risk assessment and management. The Group continuously develops eco-friendly financial products and services, and strictly manages climate-related risks that may arise in financial transactions. Through these initiatives, the Group aims to facilitate the transition to a low-carbon economy and contribute to building a sustainable society.

Internalizing Environmental Management and Building a Foundation for Implementation

As a financial institution, Hana Financial Group operates its environmental management system based on the international standard ISO 14001 to practice international-level environmental management. Since first obtaining the certification in 2018, the Group has continuously maintained its ISO 14001 certification across its financial services.

Establishing a KPI system for Environmental Performance Evaluation

To effectively achieve the Group-level environmental management targets, Hana Financial Group sets clear KPIs for each department and evaluates performance on a quarterly basis. Specific indicators—such as GHG reduction, energy consumption and waste reduction targets for promoting ESG finance including green finance and social finance—are established as evaluation criteria, and performance is reviewed quantitatively and qualitatively. In particular, environmental performance is included as a key performance indicator for executives, including the CEO and CESGO, and compensation systems are in place that award bonuses and non-monetary rewards (such as mileage points and additional leave) according to target achievement.

Category	CEO	CESGO	Executives responsible for Environmental Management
KPI Indicators	ESG management performance, including climate change response	Climate change response and carbon neutrality implementation	GHG emissions, energy consumption, water, waste reduction activities

Environmental Management

Environmental Management System

Management System for Coalition Activities to Response Climate Change

Hana Financial Group actively supports the Paris Agreement and the National 2050 Carbon Neutrality Declaration, and has established an internal governance system to manage the Group's participation in domestic and international coalition activities in order to achieve the group-level carbon neutrality goals. The Group regularly reviews the outcomes and progress of coalition activities, and takes remedial measures when shortcomings are identified. Recently, Hana Financial Group has further expanded its external communication and collaboration by joining UNEP FI as a supporting institution and participating in the banking sector's green taxonomy pilot project.

Conducting Environmental Education for Employees to Internalize Environmental Management

Hana Financial Group conducts company-wide environmental training every year to raise environmental management awareness among all employees and to foster an environmental management culture within the organization. In 2024, greenhouse gas management training was conducted for all employees, with a total of 12,463 participants. The Group plans to further strengthen environmental management education in the future to increase interest and participation in environmental management among all employees.

Internalization of Environmental Management



Environmental Management

Environmental Management Activities

Low Carbon and Energy Conservation Activities

Hana Financial Group has set targets to achieve zero carbon emissions at its business sites by 2050 and is actively working to reduce greenhouse gas emissions at its facilities to achieve these goals. The Group also conducts various eco-friendly campaigns to encourage employees and customers to voluntarily participate in carbon reduction activities and to raise awareness of related issues.

Eco-friendly Cheongna Group Integrated Data Center

Hana Financial Group's Cheongna Integrated Data Center aims to operate as an energy-efficient facility by introducing an air conditioning system that utilizes heat exchange with external air, significantly reducing energy consumption. The data center's PUE (Power Usage Effectiveness)—a key indicator of eco-friendly management—has an annual average of 1.57, and the Group aims to improve this to 1.51. In 2024, the facility generated 122,086kWh of electricity from solar power and 22,305mcal from geothermal energy, covering about 0.31% of total energy consumption, and achieved an additional annual energy savings of 876,000kWh—equivalent to approximately KRW 96 million in energy costs—by streamlining power facility operations. Since 2022, the data center has participated in the national Demand Response (DR) program, supporting electricity demand reduction during power shortages and thus contributing to ESG management through virtual power plant operations. In response to the growing use of electric vehicles, the data center also operates 18 EV charging stations for employees' convenience.

Participation in the Carbon Neutrality Point System

Hana Bank

Hana Bank participates in the Ministry of Environment's 'Carbon Neutrality Point System'. Customers receive KRW 100 each time they select electronic certification at branches, and KRW 300 for each reusable cup deposit refund processed through the 'Hana 1Q' mobile app. Through this initiative, Hana Bank raises customer participation and awareness in environmental protection, and highlights the convenience of the 'Hana 1Q' app.

Spreading a Low-Carbon Work Business Culture

Hana Bank

Hana Card

Hana Financial Group actively promotes the establishment of eco-friendly infrastructure at its business sites and encourages employees to practice carbon neutrality in their daily routines, thereby contributing to the Group's overall reduction of carbon emissions. In 2024, Hana Bank leased 34 electric vehicles, including four new ones, and operates 26 charging stations. Hana Card operates 11 electric vehicles out of a total of 53 vehicles for business purposes. The Group observes optimal indoor temperatures of 26°C in summer and 20°C in winter and provides air conditioner usage guidelines to further raise employees' awareness of carbon neutrality.

Public Transportation Low Carbon Action Cards

Hana Card

Hana Card launched public transportation specialty cards to encourage the use of eco-friendly modes of transport and support transportation cost savings. The 'K-Pass Card', released on April 24, 2024, offers public transportation discounts, while the 'Climate Card', launched on November 18, provides unlimited use of public transportation within the monthly recharge amount.

Hana Ventures' Walking Challenge

Hana Ventures

Hana Ventures conducted a walking challenge for all employees from March to September 2024 to promote employee health and environmental protection. Each month, the 'Walker of the Month' was selected based on step counts to encourage participation in plogging activities.

Power Consumption Reduction through Participation in the Demand Response (DR) Program

Hana TI

Hana TI participates in the demand response (DR) program in which it reduces electricity usage by the contracted capacity upon reduction request from the Korea Power Exchange in preparation for the national power shortage. This participation helps alleviate supply shortages during peak consumption periods, reduces carbon emissions, and improves energy efficiency. In 2024, Hana TI participated six times, reducing approximately 6,000kWh of electricity. For 2025, the company plans to increase its contracted capacity from 1,000kW to 1,800kW and aims to reduce a total of 9,000kWh, including 5 mandatory reductions.

Environmental Management

Environmental Management Activities

Waste Reduction Activities

Hana Financial Group not only works to reduce waste at its business sites, but also promotes awareness of environmental protection through various campaigns linked to its financial services, and actively encourages waste reduction activities in which all employees and customers can participate.

Paperless Activities

Operational Efficiency and Paperless Practices through RPA

Hana Bank

Hana Bank has used RPA (Robotic Process Automation) since 2018, and it became the first bank in Korea to apply RPA to high-volume customer transactions at branches in 2023, greatly enhancing work efficiency and reducing paper usage. For example, at the Gwanghwamun branch, RPA now processes hundreds of paper tax payment notifications previously received from government departments as electronic notices (PDF) via email, which has drastically reduced paper consumption and saved about 300 staff hours annually. As a result, employees can focus on high-value services and core tasks, ultimately enhancing customer satisfaction.

Resource Conservation and Operational Efficiency through Paperless Initiatives

Hana Card

Hana Savings Bank

To reduce the disposal rate of credit card carriers to zero, Hana Card has switched to a fully printed format. In addition, to minimize paper printing, card product guides are delivered via electronic means such as Kakao Talk messages, LMS, and email. Starting in December 2024, in partnership with 'Payhere', a non-face-to-face merchant onboarding service provider, Hana Card digitized previously paper-based procedures for merchant registration, reducing waste and improving convenience for merchants. Over 500 applications are submitted monthly through this non-face-to-face channel, with continued expansion planned. Hana Card has also introduced a design portal system, integrating design request/approval and blank card production confirmation functions, digitalizing the approval workflow between card product managers and relevant departments. This not only reduces paper usage but also prevents material waste caused by production errors and enhances inventory management efficiency through integration with stock status. In 2024 alone, 2,782 card production confirmations were made using this system. Hana Savings Bank also reduces paper usage and builds a paperless environment through smart teller systems.

Paperless through Digital Billing

Hana Card

Hana Card is contributing to environmental protection and ESG management by converting paper statements to digital bills. Beginning in June 2024, Hana Card encouraged the transition to digital statements through banners and pop-ups on the Hana Pay app, resulting in 1,838 customers switching to digital bills. In addition, by operating an LMS-based consent process for customers using paper billing, a total of 46,432 customers made the transition to digital statements in 2024.

Operating 'Datarium', a Paperless Certified e-Document Center

Hana TI

Hana TI is promoting a paperless culture through its certified electronic document center, 'Datarium'. The volume of electronic documents produced by Datarium continues to grow, reaching a total of 7,750,766MB of electronic documents generated and 82,163,577 pages digitized in 2024 alone. By 2024, the cumulative total of documents converted to electronic format had reached 434.1TB, with 89.6TB stored as electronic documents (cumulative from 2009 to 2024). Datarium also manages eco-friendly achievements in real-time by monitoring the effects of paper reduction through its ESG dashboard, including a reduction of 179tCO2e in GHG emissions and electricity savings of 1,860MWh.

Nationwide Expansion of Local Tax e-Notification Service and Implementation of Paperless Practices

Hana Card

Through its collaboration with the Seoul Metropolitan Government, Hana Card launched an electronic notification service for Seoul's local taxes in April 2023 and for Seoul's water bills in November 2023. Starting in May 2024, the local tax e-notification service was expanded nationwide. As a result, a total of 15,927 subscribers made 4,398 payments, amounting to KRW 603 million. Through these electronic notification services, Hana Card not only improves customers' digital accessibility but also actively contributes to building a paperless environment by reducing paper usage and carbon emissions associated with printing and mailing paper bills.

Environmental Management

Environmental Management Activities

Eco-friendly Investments and Products

Production of Goods Using Recycled Bills

Hana Bank

As part of its eco-friendly initiatives, Hana Bank carries out the ‘Money Dream’ campaign, producing four types of ‘Wealth Energy Goods’ by recycling 20 tons of waste banknotes annually and distributing them to customers. This campaign focuses on contributing to resource circulation by giving new value to banknotes that were designated for disposal and delivering an environmental protection message using ‘money’ as a symbol of finance. The ‘Money Dream’ campaign was featured in a total of 384 global media articles, including The Wall Street Journal, and became the first in the Korean financial sector to receive international recognition at prestigious design and advertising awards such as the YouTube Works Grand Prize and the Red Dot Design Award. In addition, 860,000 customers participated in the giveaway event through the Hana 1Q app, making the campaign an effective vehicle for spreading its eco-friendly message to the public.



Recycling waste in Everyday Life

Hana Card

Hana Asset Trust

Hana Financial Group continuously encourages all employees to voluntarily participate in daily waste reduction and waste sorting activities. Hana Card has created an environment for easy recycling by installing separate collection bins for paper, plastic, and cans on every floor, and Hana Asset Trust has introduced dedicated recycling zones on each floor of its headquarters to reinforce awareness about reducing single-use items. Through the expansion of such on-site recycling infrastructure, Hana Financial Group is further strengthening systematic waste reduction and the virtuous cycle of resource management

Providing Eco-friendly Card Service

Hana Card

Hana Card has shortened the delivery period for blank cards from five weeks to four weeks to improve inventory management efficiency, and minimizes card waste by converting blank cards for products with low issuance volume or those that have been on the market for a certain period. The company is also increasing the issuance of eco-friendly financial cards by applying eco-friendly wood card plates to cards such as the ‘As I Want’ card and ‘Multi Card,’ and by expanding the use of recycled PVC and new PVC materials on plates for cards such as the ‘Happy Birth Card’ and ‘Climate Companion Check Card.’ In 2024, 5,500 Climate Companion Check Cards were newly issued, and a total of 7,782 cards were produced using eco-friendly card plates. In addition, Hana Card simplifies the disposal process for returned cards during the delivery process and reduces card waste through immediate re-delivery, thereby promoting eco-friendly management.

Eco-friendly Vehicle Benefits and In-house Energy reduction

Hana Insurance

In March 2025, Hana Insurance launched the ‘Special Rider for Emergency Roadside Assistance Service (Hydrogen/Electric Vehicles),’ a customized product for eco-friendly vehicle drivers. This special rider provides emergency towing services of up to 100 km for insured hydrogen or electric vehicles, offering tailored benefits for eco-friendly vehicle owners.

In addition, as part of its energy saving efforts, the company has been turning off the lights in some offices for 50 minutes during lunchtime, resulting in annual electricity reduction of approximately 3,000kWh.

Environmental Management

Environmental Management Activities

Eco-friendly Activities

Clothing Donation Campaign

Since 2020, Hana Financial Group has conducted an ongoing clothing donation campaign to promote resource circulation. Clothing donation bins have been installed in Group buildings to encourage employee participation, and the campaign also allows customers to easily participate via the Hana 1Q app and at branches nationwide. As a result, 899 people participated in 2024 alone, donating 18,910 pieces of clothing, and cumulatively, 3,291 people have donated 52,101 pieces of clothing to date. This campaign has contributed to reducing the greenhouse gas emissions and water usage associated with new clothing production, with total estimated savings valued at approximately KRW 91 million.



Spreading the Use of Reusable Cups

Hana Bank

Hana Investors Services

Hana F&I

Hana Financial Group has replaced disposable cups with 100% recyclable, eco-friendly reusable cups at the cafe in its Myeong-dong headquarters, a move expected to reduce carbon emissions by about 2.6 tons annually. To promote environmental management, Hana Bank offers a deposit return service for reusable cups via the 'Hana 1Q' mobile app. When customers who use reusable cups at coffee shops return their cups to unmanned collection machines, they can select their account and scan the return barcode in the Hana 1Q app to have a KRW 1,000 deposit per cup instantly refunded to their Hana Bank account without any additional procedures. This initiative helps reduce the use of disposable cups and contributes to environmental protection. Hana Investors Services encourages all employees to use tumblers and has eliminated the use of paper cups, while Hana F&I has run an 'In-house Zero Single-Use Goods Campaign' which provides tumblers to all employees.

Participating in the Ministry of Environment's 'Green Consumption-ESG Alliance'

Hana Card

Hana Card joined the 'Green Consumption-ESG Alliance' organized by the Ministry of Environment, actively promoting eco-friendly consumption culture and strengthening ESG activities. In particular, Hana Card has continuously run events through its official social media channels, sharing various practical tips and examples to help consumers practice eco-friendly consumption and encouraging them to share these experiences. These efforts have resulted in approximately 25,000 views and over 1,900 engagements, including likes, comments, and shares.

Biodiversity Protection

Biodiversity Approach Framework

Building Biodiversity Governance

Through the Sustainable Management Committee under the Board, Hana Financial Group regularly establishes policies and deliberates on agenda items related to biodiversity. Through the Sustainable Management Steering Committee and its subordinate Working Committee—both composed of representatives from affiliates—the Group evaluates biodiversity-related risks in individual business sectors and discusses response measures. These two committees work closely together to effectively advance sustainability activities across the entire Group.

Sustainable Management Committee

- Resolve on establishment of policies and mid- to long-term strategies related to sustainable management including biodiversity
- Oversee the implementation status of sustainable management initiatives including biodiversity

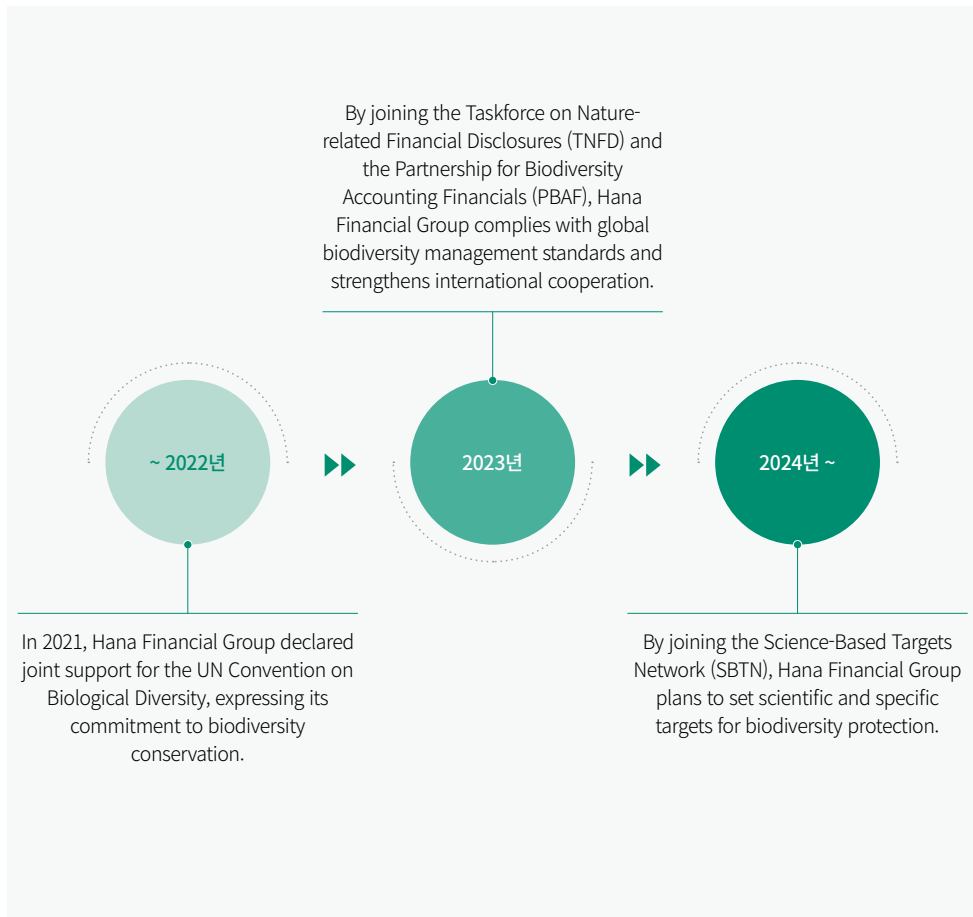
Sustainable Management Steering Committee

- Share and manage key issues related to sustainable management, including biodiversity, by affiliate

Biodiversity Risk Assessment and Response

Hana Financial Group clearly identifies biodiversity loss risks associated with its business activities and conducts assessments from the perspective of dependency and impact. The Group comprehensively manages biodiversity risks and opportunities by analyzing domestic and international biodiversity-related policies and regulatory trends, as well as key industry-specific issues.

Hana Financial Group Key Milestones



Biodiversity Protection

Biodiversity Risk Management

Biodiversity Policy

In July 2023, Hana Financial Group revised its Sustainable Finance Framework and established internal policies related to biodiversity in order to proactively manage biodiversity issues and strengthen related activities. Through these efforts, the Group aims to establish biodiversity investment principles, criteria, and key focus areas applicable to corporate loans and investment processes, and to set biodiversity-related risk assessment standards and processes. Based on its biodiversity policy, Hana Financial Group continuously makes efforts to reduce negative impacts and enhance positive impacts related to biodiversity within its portfolio.

Portfolio- and Location-based Risk Assessment

Hana Financial Group assesses biodiversity risks that may arise from the geographic locations of its portfolio and individual companies in accordance with the Taskforce on Nature-related Financial Disclosures (TNFD) standards. In the future, the Group plans to evaluate and disclose nature-related risks across its entire portfolio. From a biodiversity perspective, TNFD defines sensitive locations as areas with high or rapidly declining ecosystem integrity, regions with high physical water risk, and places where ecosystem services are important to local communities and stakeholders. Based on these definitions, Hana Financial Group analyzes and evaluates risks related to businesses located in sensitive areas and is establishing a management system to minimize the potential impacts on its portfolio.

Managing Biodiversity Risks and Opportunities

Hana Financial Group comprehensively assesses the risks and opportunities that may arise from biodiversity loss and analyzes their impact on business operations to develop appropriate response strategies. The Group identifies key risks and opportunities by taking into account changes in domestic and international regulations, industry characteristics, and stakeholder demands, and distinguishes between physical risks and transition risks to implement targeted responses. In addition, Hana Financial Group operates a Sustainable Finance Framework that applies to all products and services to systematically manage environmental and social risks, including those related to biodiversity, and manages biodiversity risks in accordance with this framework.

Hana Financial Group's Biodiversity Management Indicators

To operate its biodiversity management system in a more systematic and effective manner, Hana Financial Group has developed a biodiversity management indicator composed of five elements: management type, natural area, management area, measurement items and indicators, and industry sector. The management type focuses on dependency and impact on nature, and potential risks and opportunities. The five natural areas identified as management targets are land, freshwater, ocean, atmosphere, and biodiversity.

For each natural area, management areas—such as ecosystem service status (e.g., area), environmental changes (e.g., water pollutants and greenhouse gas emissions), risk categories (physical, transition and legal risks), market, and resource efficiency—are distinguished. Specific measurement indicators include environmental data such as atmospheric pollutant emissions, total water withdrawal, wastewater discharge, proportion of reused water, and hazardous waste generation, as well as the value of assets or liabilities and litigation costs that may be affected by nature-related risks. Opportunity metrics, such as increased revenue from products and services with positive impacts on nature, are also included.

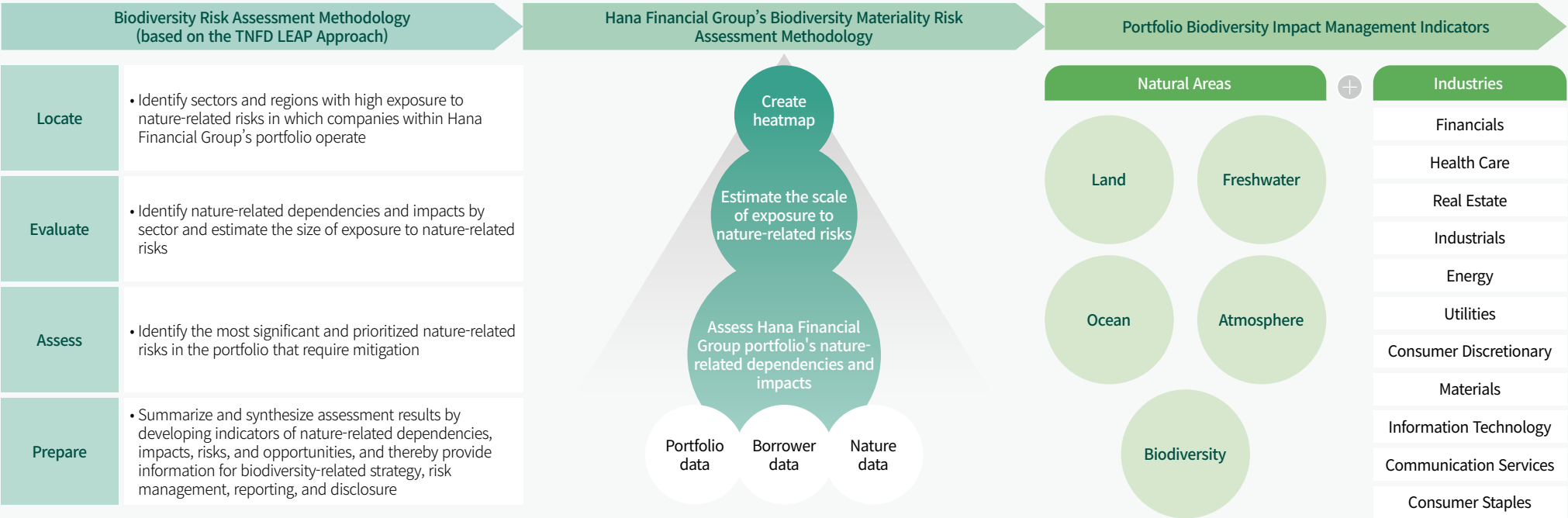
This indicator system is broadly applicable to various industries, including finance, healthcare, real estate, industrials, energy, utilities, consumer discretionary, materials, IT, telecommunications, and consumer staples, enabling tailored management of biodiversity risks and opportunities according to industry characteristics.

Biodiversity Protection

Biodiversity Risk Management

Identifying Biodiversity Dependencies and Impacts

Hana Financial Group is building a biodiversity risk assessment system based on the understanding that the dependencies and impacts of its portfolio companies on natural ecosystems and biodiversity can spread to the financial system. As a TNFD member, the Group has identified biodiversity-related dependencies and impacts affecting its portfolio using the LEAP methodology recommended by TNFD. Dependency refers to the degree to which a company's business relies on ecosystem services provided by nature (such as climate regulation and groundwater), while impact refers to the degree of negative effect a company's business operations have on nature through resource use, pollutant emissions, and similar activities. Dependency and impact are essential drivers to be identified for biodiversity risk analysis. TNFD recommends the use of ENCORE* data which defines dependencies and impacts on nature based on the drivers of nature loss defined by IPBES (2019). Accordingly, Hana Financial Group identified nature-related dependencies and impacts across 11 GICS sectors using 21 dependency indicators and 11 impact indicators from the ENCORE database. The Group is working to determine the size of its portfolio exposure to nature-related risks through biodiversity materiality heatmap assessments, and to identify the major sectors and companies most exposed to risk, and to develop indicators for managing biodiversity impacts within its portfolio.



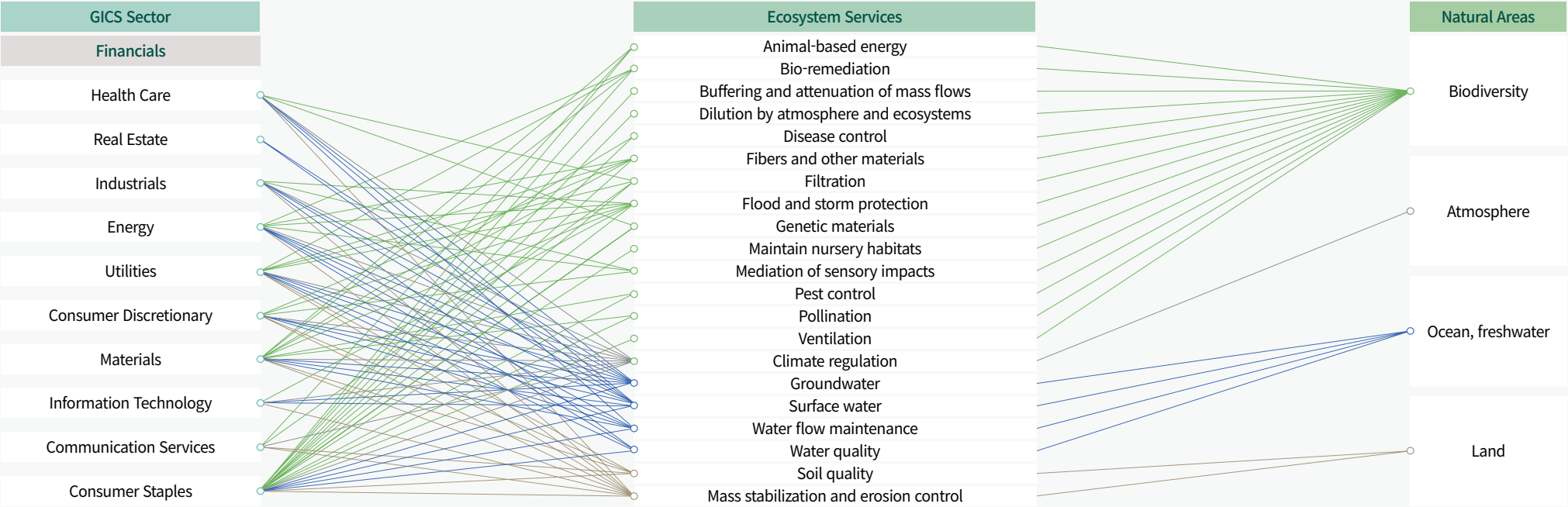
* ENCORE (Exploring Natural Capital Opportunities, Risks and Exposure): A risk management and analysis tool for nature-related risks provided by the NCFA (Natural Capital Finance Alliance).

Biodiversity Protection

Biodiversity Risk Management

Assessment Results of Portfolio Dependencies by Sector

Hana Financial Group uses ENCORE data to identify ecosystem service dependencies of industries (GICS: Global Industry Classification Standard) within its portfolio. Ecosystem services refer to the benefits that nature provides to enable or facilitate business production processes. For example, pollination by insects is essential for beekeeping, and maintaining a certain level of soil quality is necessary for effective agriculture. ‘Pollination’ and ‘soil quality’ are typical examples of ecosystem services that make business production processes possible. In addition, the ability of forests and plants to mitigate natural disasters (such as floods and storms) can help prevent flooding at business site, while natural water cycling through air, land, and sea recharges groundwater and maintains surface water, thus supporting the continuous supply of water resources necessary for business operations. Such ecosystem services are classified according to the Common International Classification of Ecosystem Services (CICES), and ENCORE categorizes them into 21 types. Hana Financial Group can identify risks that may arise from the decline in the quality of those services by assessing dependencies on ecosystem services by sector using ENCORE data, and plans to reflect such sectoral characteristics in setting future sector-specific goals and indicators to mitigate biodiversity-related risks.

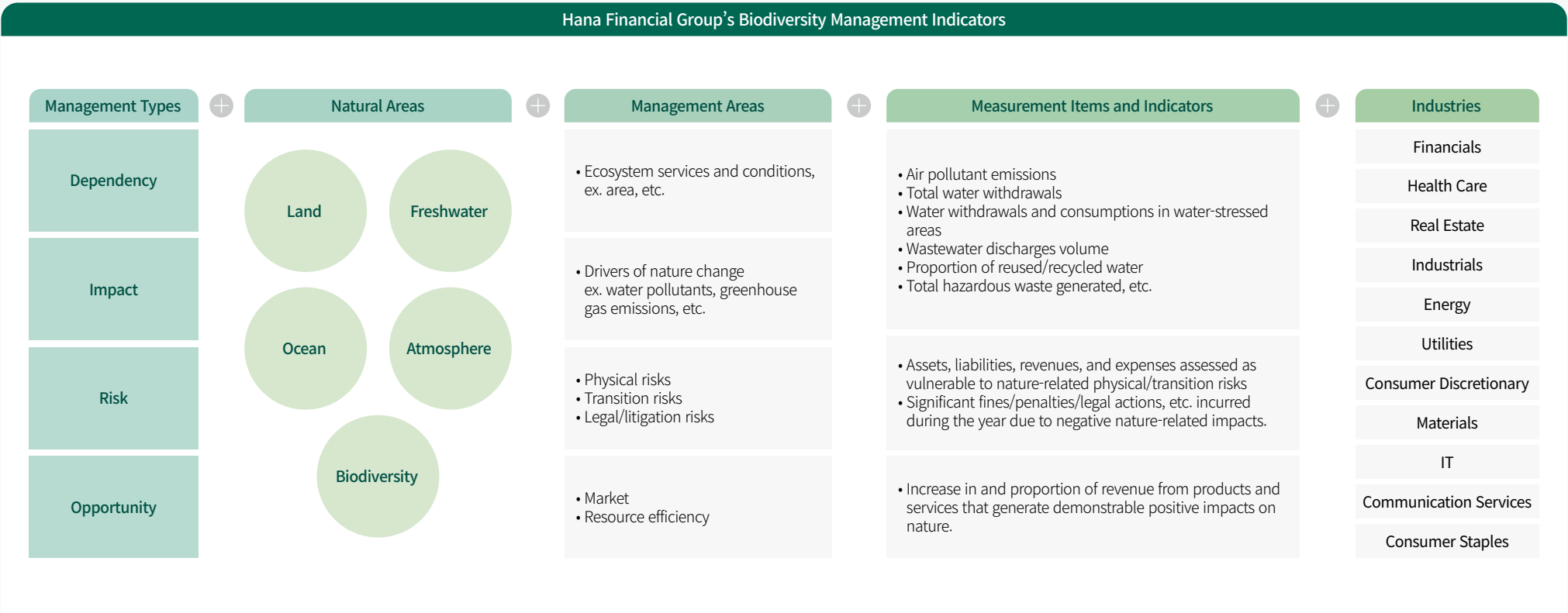


Biodiversity Protection

Biodiversity Management Indicators

Hana Financial Group’s Biodiversity Management Indicators

Hana Financial Group has been developing biodiversity management indicators based on global guidelines, initiatives, and biodiversity assessment results. Management types are selected based on biodiversity-related dependencies, impacts, risks, and opportunities. Biodiversity management areas are determined for high-risk industries based on the results of sector-specific risk analysis, and management indicators for air, resources, soil, pollutant emissions, etc. are selected for continuous monitoring. Going forward, Hana Financial Group plans to utilize these indicators as standards for biodiversity-related client assessment and for evaluating the suitability of lending and investment decisions.



Biodiversity Protection

Biodiversity Conservation Activities

Preserving Biodiversity through the ‘Growing Oak Trees’ Campaign

As part of its employee participation ESG activities, Hana Financial Group operates the ‘Growing Oak Trees’ campaign, contributing the biodiversity conservation by expanding urban habitats. This campaign is designed to allow employees to experience the value of biodiversity and ecosystem conservation by personally planting acorn seeds and nurturing them into saplings at home or in the office. In 2024, 400 employees across the Group voluntarily participated, and the oak saplings carefully grown at home and in the office over two months were donated to create the ‘Happiness Forest’ in Noeul Park, Seoul. Particularly, oak trees serve as a major food source and habitat for a variety of species—including birds, squirrels, and insects—in urban ecosystems. Acorns are a key energy source not only for endangered species such as the Asiatic black bear and the long-tailed goral, but also for various other mammals and birds; oak forests are regarded as core habitats for biodiversity, sustaining abundant insects, fungal, and microbial populations. The 400 oak trees grown through this campaign directly contribute to restoring the food web and ecological structure for urban species and supporting the stable maintenance of local populations.

Signing Mutual Cooperation MOU for Save the Sea ESG Campaign

Hana Bank

Hana Bank has signed an MOU with Korea Fisheries Resources Agency and Korea Housing Finance Corporation to collaborate on ESG campaigns to protect the marine environment. As part of the MOU, Hana Bank is actively conducting follow-up activities, including supporting the production of educational kits for infants and making a donation of KRW 30 million.



Tree Planting to Conserve Ecosystems near Daecheong Lake

Hana Bank

Hana Bank Chungcheong Business Group is making active efforts to protect the ecosystem around Daecheong Lake, which holds the third largest water volume in Korea (approximately 1.5 billion tons). In particular, the business group participated in Arbor Day tree planting events, planting over 1,000 Metasequoia trees—known for their strong growth and effectiveness in purifying pollutants—on vacant land around Daecheong Lake to continuously contribute to local ecosystem conservation.

Ecosystem Protection Activities along the Incheon West Coast

Hana TI

Hana TI conducted environmental volunteer activities with employees to protect the marine ecosystem of the Incheon west coast region. In particular, by collecting illegal fishing nets left in the tidal flats and participating in plogging activities to protect endangered birds and marine life, the company made an active contribution to biodiversity conservation along the west coast.

Donations Delivering from the ‘Blue Sky Installment Savings’

Hana Savings Bank

As part of its efforts for green finance to address the climate crisis and protect the environment, Hana Savings Bank offers the ESG-specialized financial product ‘Blue Sky Installment Savings.’ For every new customer who opens this account, a KRW 1,000 donation is made for environmental protection, making it an engagement-based financial model that raises donations through customer participation. From its launch in January 2022 until August 2024, a total of 11,000 customers have opened accounts, resulting in cumulative donations of KRW 21.04 million. The first donation of KRW 10.04 million was delivered to Seoul KFEM in February 2022 and used for forest protection activities. The second donation of KRW 11 million will be given to the Green Korea Incheon and used to support marine protection, climate action, energy transition, and environmental education.

Biodiversity Protection

Biodiversity Protection Activities

'Walking Donation Campaign' to Protect the Environment through Small Everyday Actions

Hana Financial Group launched a 'Walking Donation Campaign' to enable employees and customers to participate in environmental protection through small everyday actions. This campaign aims to improve health through walking while encouraging the use of public transportation to contribute to energy savings and carbon neutrality.

Participants can register for the campaign on Hana Bank's mobile app, 'Hana 1Q', and track their steps using the 'Big Walk' mobile walking platform, which allows their steps to contribute to a cumulative donation. The accumulated donations will be used to create the Yeouido Saetgang Ecological Park. Over approximately one month, the campaign attracted 10,288 participants, whose total step count reached about 679.41 million steps.

This equated to a walking distance of approximately 475,329 km, resulting in an environmental impact equivalent to reducing carbon emissions by 62,142 kg, saving 129,977 kWh of energy and planting approximately 9,415 pine trees aged 30 years.



Organizing the 'Nature-Loving Children's Art Contest' to Raise Environmental Sensitivity of Future Generations

Hana Bank

Since 1993, Hana Bank has held the 'Nature-Loving Children's Art Contest' annually to help children appreciate the value of nature and develop creative environmental sensitivity.

The 32nd contest in 2024 was held under the theme 'Green Planet, Green Detective: Special Greens Found in Nature,' and was designed as an educational activity to encourage children to actively recognize issues related to climate change and environmental pollution and to express solutions through imagination and creativity.

The 'Nature-Loving Children's Art Contest' is a participatory ESG campaign in which each entry automatically results in a donation. Every entry in the preliminary round generates a donation of KRW 1,000 and funds are donated to environmental organizations that consistently work to support biodiversity and ecosystem conservation—such as protecting endangered flora and fauna, providing forest ecology education for children, conserving rivers and tidal flats, and addressing marine debris. In addition, through the 'Green School with Green Detectives' program, Hana Bank visited elementary schools in rural and mountainous areas to provide environmental education and art experiences.



Learn more

Number of Entries in 2024

13,289 entries

Cumulative Total Entries

Over 710,000 entries (1st ~ 32nd contests)

Cumulative Total Donations

KRW 87 million

05. ESG PERFORMANCE

Social

96	Creation of Social Value
113	Customer-Centric Finance
131	Information Security
139	Safety and Health
144	Human Rights Protection
150	Human Resource Development

Creation of Social Value

Mid- to Long-Term Goal for Creation of Social Value



Creation of Social Value

Strategy System for Creation of Social Value

Under the group's mission of 'Growing Together, Sharing Happiness,' Hana Financial Group promotes social contribution strategies aligned with the UN Sustainable Development Goals (UN SDGs) for corporate sustainability and social value creation. The group operates various social contribution programs centered around five key themes: fostering a sustainable social innovation ecosystem, expanding socially responsible finance, providing opportunities and spreading cultural values, and enhancing financial education and service accessibility, as well as strengthening climate action partnerships. For each theme, four topics are set to offer a variety of related programs.

5 Major Themes	Topics	Representative Programs/Activities
1 Fostering a Sustainable Social Innovation Ecosystem	Supporting youth startups and growth of socially innovative companies Supporting SMEs and small business owners Supporting job creation and employment support for underserved communities Local community coexistence activities	<ul style="list-style-type: none">• Hana Social Venture University / ESG Double Impact Matching Fund• Hana Power On Store / SME ESG Consulting• Innovative Company Internship / Second Life• Hana Love Volunteer Group
2 Expanding Socially Responsible Finance	Alleviating financial burdens for underserved communities Sharing and volunteer activities for underserved communities Supporting global community development Expanding Civil financial support	<ul style="list-style-type: none">• Hana Shared-Growth Housing Support Program / Financial Burden Relief Program• All Hana Day• Medical and Infrastructure Support for Underserved Areas in China / Smart Ambassador Global Social Contribution Activities• Civil Financial Support Measures
3 Providing Opportunities and Spreading Cultural Values	Providing fair learning opportunities Supporting child care learning services Supporting for unpopular sports and arts and physical education fields Supporting mecenat and local cultural and arts organizations	<ul style="list-style-type: none">• Hana Digital Power On / Happy Coding School / Digital Hana Road• 365-day Hana Childcare Center / Hana Mom Care Center• Non-popular Sports for Disabled (Luge, Curling, Nordic Skiing, Ice Hockey)• Sponsorship of the Seoul Philharmonic Orchestra / Support for hosting Art Busan
4 Enhancing Financial Training and Service Accessibility	Providing financial training for youth and seniors Providing mentoring for financial sector scholarship Supporting disabled and senior customers Supporting multicultural and foreign customers	<ul style="list-style-type: none">• Global Financial Experience Program / Children's Financial Education 'Let's Play Finance, 1, 2, 3!' / Senior Financial Education 'Hana 1Q Guide'• Hana Financial Group Foundation Scholarship Support• New Senior-Specialized Branch / Slow Speech ARS Service / ATMs for the Disabled• Financial Education-Counseling for Foreign Workers and Support for Multicultural Events
5 Strengthening Climate Action Partnerships	Eco-friendly financial products and services Investing in eco-friendly facilities Supporting recovery of climate change disaster Climate change action declaration and eco-friendly campaigns	<ul style="list-style-type: none">• Establishment of ESG Finance Evaluation System Reflecting K-Taxonomy / Recycled Bills Goods Campaign• Support for the establishment of an artificial photosynthesis research institute• Support for earthquake recovery in Turkey-Syria and delivery of emergency relief supplies / Support for wildfire-flood damage recovery• Introduction of reusable cups / Nature Love Children's Art Contest

Creation of Social Value

Under the group’s mission of ‘Growing Together, Sharing Happiness,’ Hana Financial Group is systematically implementing strategies to create social value for job creation, support for the socially disadvantaged, and co-prosperity with local communities. Based on the Hana Power On program, the group is expanding customized programs for youths, seniors, small businesses and vulnerable groups, while enhancing the effectiveness of support through social contribution activities that involve all affiliates. Hana Financial Group will continue to contribute to the realization of social value and the sustainable development of local communities based on an integrated group-wide execution system.

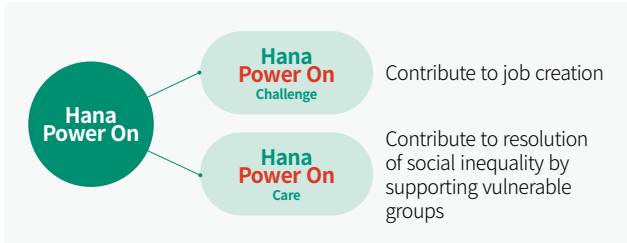
Performance in Creating Social Value

Mission	Growing Together, Sharing Happiness					
Direction	Job Creation		Support for Socially Vulnerable Groups (Resolution of Social Inequality)		Support for Co-Prosperity with Local Communities	
Representative Programs for Creation of Social Values	Hana Power On Challenge		Hana Power On Care		Social Contribution Activities / Local Community Revitalization	
Major Beneficiaries	Youth / Socially Innovative Companies / Senior		Small Business Owners / Single Mothers / Abused Children / Youth transitioning out of care		Local Community / People with Disabilities / Children / Youths / Elderly Living Alone / Multicultural Families / Disaster Victims	
Major Activities and Performance of Creating Social Value in 2024	Hana Social Venture University		Hana Power On Store		All in Hana Day	
	No. of participants 1,500 (766 teams)		No. of beneficiary 4,122		No. participating employees 2,246	
	Innovative Enterprise Internship		Support for Single Mothers		▶ No. of employees who participated in Kimchi-making volunteer activities 224 (donated 11,111 heads of kimchi to 122 institutions)	
	No. of internship participants 270	No. of transitions to permanent employee 187 (transition rate 69.2%)	No. of beneficiary 324		▶ Donation for Everyone campaign ▶ Donation Kiosk	
	ESG Double Impact Matching Fund		Support for Abused Children		No. of participants 965	No. of donated items 3,480
	No. of investment companies 16	Investment amount KRW 2.6 billion	No. of beneficiary 1,730		No. of participants 1,037	Donated amount KRW 1,037,000
	Second Life		Scholarship Support for Youth transitioning out of care		Happy Sharing with Local Community	
	No. of basic trainees 2,076	No. of advanced trainees 746	Monthly scholarship per person KRW 1 million		No. of institutions 517	No. of beneficiaries 84,890
	Digital Talent Development				Employee Volunteer Activities	
	▶ Hana Digital Power On Project				No. of participants (cumulative) 65,643	No. of relevant institutions 253
	No. of graduates in 2024 117 (26 from 1st session / 44 from 2nd session / 47 from 3rd session)				No. of beneficiaries 29,761	Donated amount KRW 415,000,000
	▶ Happy Coding School				Happiness Box (support for vulnerable groups)	
	No. of participating schools 136	No. of trainees 3,257			No. of Happiness Boxes 6,683	Donated amount in 2024 KRW 15 billion
					Hope 2025 Sharing Campaign	
					Cumulative donated amount KRW 113.5 billion	

Creation of Social Value

Social Value Creation Program

Hana Financial Group is continuously implementing the Hana Power On Program, its flagship social value creation program, which puts into practice the Group’s mission of ‘Growing Together, Sharing Happiness’, to pursue a society where all members are happy.



Hana Power On Challenge

The ‘Hana Power On Challenge’ is Hana Financial Group’s flagship social value creation program, aiming to revitalize the social innovation ecosystem and create jobs by supporting youth startups and innovative companies. Specifically, the Group supports youth in enhancing their entrepreneurial capabilities through ‘Hana Social Venture University’, connects socially innovative companies with persons with disabilities, women with career experience, and young job seekers through the ‘Innovative Enterprise Internship’, provides financial support for the growth of social enterprises with the ‘Hana ESG Double Impact Matching Fund’, and promotes continued economic activity and social participation among the middle-aged generation through ‘Second Life’, a program to enhance job competencies for professionals in their 40s and 50s.

Hana Social Venture University

Hana Financial Group operates the ‘Hana Social Venture University’ program to revitalize the youth startup ecosystem and promote mutual growth with local communities. This program collaborates with 30 key universities nationwide to discover youth entrepreneurs in the preliminary and initial stages, providing customized education and financial support from capacity building to commercialization. Through this program, the group helps innovative ideas of young people lead to real social value creation and continues to expand its role in promoting youth-friendly ESG support initiatives through co-operation with the Ministry of Employment and Labor.

In 2024, more than 1,500 young people participated in the program, with 766 teams completing the basic training course, and 60 of them were selected for intensive commercialization support.

Learn More

Hana Social Venture University

Number of young entrepreneurs discovered (2024)	No. of participants in 2022-2024 (cumulative)
Over 1,500	3,550

Innovative Enterprise Internship

Hana Financial Group operates the ‘Innovative Enterprise Internship’ program, which matches socially innovative companies with employment-vulnerable groups such as persons with disabilities, women with career experiences and youths, to promote the creation of sustainable jobs. This program is a social contribution business model that pursues both job creation and the revitalization of the social innovation ecosystem. By providing employment-vulnerable groups with internship opportunities at companies seeking innovative ideas and social value, we help participants strengthen their capabilities and broaden their career prospects through practical experience in the field. At the same time, innovative companies in the early or growing stages are able to discover new talents, enhance organizational competitiveness and flexibility and increase social impact.

Learn More

Innovative Enterprise Internship

No. of internship participants	No. of transitions to permanent employee
270	187
Rate of transition	No. of internship participants in 2022-2024 (cumulative)
69.2 %	705

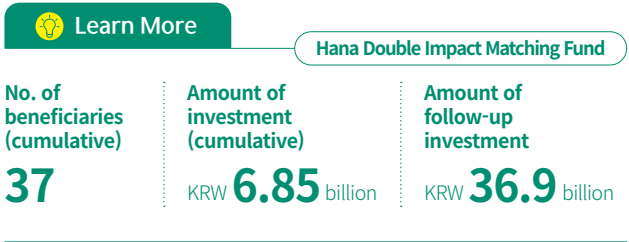
Creation of Social Value

Social Value Creation Program

Hana ESG Double Impact Matching Fund

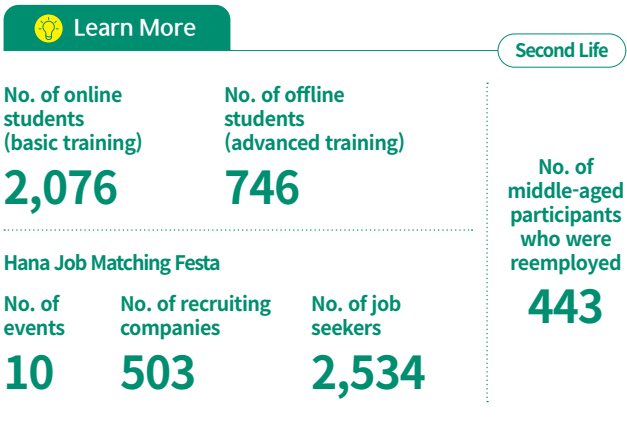
Hana Financial Group is operating the ‘Hana ESG Double Impact Matching Fund’ for the purpose of leading innovation for society and the environment. In 2024, the Group selected 16 ESG startups that generate social value such as eco-friendly technology and job creation for persons with disabilities and provided them with a total of KRW 2.6 billion. Between 2022 and 2024, KRW 6.85 billion was invested in a cumulative 37 companies, and these companies further succeeded in attracting KRW 36.9 billion in total in follow-up investment from external sources, continuing steady growth.

Hana Financial Group goes beyond simple financial support, using the matching fund to help socially innovative enterprises build a foundation for sustainable growth. The Group provides a wide range of support to encourage the spread of ESG values such as job creation and environmental protection. In particular, to expand opportunities for follow-up investment, the Group organizes IR events and roundtables attended by investors and related organizations, taking the lead in establishing a dynamic ecosystem for the substantial growth of ESG startups.



Second Life

‘Second Life’ is a specialized reemployment support program that has been offered by Hana Financial Group since 2022, aimed at strengthening the reemployment capabilities of skilled professionals in their 40s and 50s. Through collaboration with local governments and relevant organizations, we offer a full range of one-stop support, including online and offline job training, 1 on 1 job consulting, job placement teams and customized job matching. From 2022 to 2024, the cumulative number of beneficiaries reached 4,355 for online education and 1,711 for offline education, with 781 achieving reemployment. In particular, in 2024, the program has taken a leading role in creating a job ecosystem for experienced talent in their 40s and 50s by holding the ‘Hana JOB Matching Festa’, a job fair tailored for those who seek reemployment. The job fair was held 10 times across 9 regions nationwide.



Hana Digital Power On Project

Hana Financial Group operates the ‘Hana Digital Power On Project’ to nurture young talent equipped with financial and digital technology capabilities. This program offers education and practical experiences in collaboration with domestic and global IT companies such as SK Telecom, Google and Microsoft to foster young professionals capable of responding to the digital transformation of the financial industry.

In 2024, 47 college students participated in the five-month program, which included intensive training and on-site projects. In particular, during the hackathon held in collaboration with SK Telecom, the participants presented a variety of ideas, including proposals for new AI-based services for the socially disadvantaged and improvements to existing services. At the achievement sharing session, KRW 30 million in prize money was awarded to seven out of the twelve final teams, including one grand prize winner, and the top three teams were granted the opportunity to visit global companies.



Hana ESG Double Impact Matching Fund Demo Day

Creation of Social Value

Social Value Creation Program

Hana Power On Care

Hana Financial Group actively supports the self-reliance, psychological stability and economic recovery of vulnerable groups in need of social care through ‘Hana Power On Care’. In particular, the Group helps single mothers and young parents achieve housing stability and establish a foundation for economic independence, while providing emergency protection and psychological therapy to abused children for their healthy growth. In addition, we provide customized consulting and promotional support to small businesses to ease their burdens amidst the economic downturn.

Hana Power On Store

Hana Financial Group launched the ‘Hana Power On Store’ project to provide practical support for small businesses. We have replaced outdated, inefficient energy devices with high-efficiency devices and supported the adoption of digital transformation tools tailored to small businesses, such as kiosks, table-order systems and AI CCTV. We have also supported the improvement in their business environments by replacing old signboards and renovating interiors. In addition, one-on-one comprehensive business solutions were provided to 10 small businesses, offering customized consulting on interior design, menu development and marketing.

Learn More

No. of small businesses selected for 2024 support project

Support for high-efficient energy devices	Digital devices	Total 4,122
2,475	287	
Signboard replacement	Interior repairs	
690	670	

Support for Single Mothers

Hana Financial Group promotes support programs to help single mothers and young parents settle into society and achieve self-reliance. This program provides emergency housing and housing deposit support to single mothers in crisis, helping them establish a stable foundation for their lives, and offers training in professional skills and internship opportunities to strengthen practical employment capabilities. In addition, psychological counseling and therapeutic services are provided to alleviate emotional anxiety and support healthy growth, thereby helping participants achieve both economic and psychological independence. In 2024, 100 single mothers and young parents received housing and employment support, while psychological and emotional support was provided to 124 beneficiaries in total, including 100 parents and 24 children. From 2022 to 2024, the cumulative total of those who received housing, employment, psychological and emotional support amounts to 701.

Support for Abused Children

Hana Financial Group operates support programs for abused children, helping them grow up healthy in a safe environment and fully integrate into society through emotional recovery. The Group provides systematic and practical support in various ways, including emergency placement through the Immediate Separation Program and support for treatment cost, comprehensive psychological assessment and customized psychological therapy, improvement to the living environment at shelters for the children, and parent education programs aimed at fundamentally preventing child abuse.

In 2024, emergency living supplies and treatment expenses were provided for 130 children in grandparent-headed households and 100 children in 10 shelters across the country. In addition, psychological counseling was offered to 500 abused children at child protection agencies to support their emotional well-being. Conferences to prevent child abuse were held in five major cities, with a total of 1,000 parents participating to raise awareness of children’s rights and appropriate parenting practices. From 2023 to 2024, 3,435 individuals in total benefited from the child abuse victim support program.

Creation of Social Value

Social Value Creation Program

Childcare Projects for Future Generations

CASE STUDY

100 Childcare Centers Construction Project

Hana Financial Group successfully concluded the ‘100 Childcare Centers Construction Project’—an initiative it has continued for the past 6 years to address the issues of low birth rates and childcare challenges in local communities—in October 2024 with the completion of the final facility in Bonghwa-gun, Gyeongsangbuk-do. The last facility constructed under this project, the ‘Seokpo Hana Public Childcare Center’, was established through public-private cooperation in a region struggling with a shortage of childcare facilities. Designed with consideration for the region’s environmental characteristics, it provides eco-friendly infrastructure to ensure the healthy and safe growth of infants and toddlers.



Learn More

As of 2023, the number of childcare centers in Korea stood at 28,954, a sharp decrease of nearly one-third over ten years compared to 43,770 centers in 2013. According to the childcare industry, if the enrollment rate of a childcare center is below 80% of capacity, it is difficult for the center to cover personnel and operating expenses on its own. In addition, as of 2023, the percentage of specialized and integrated childcare centers for children with disabilities accounted for only about 5.7% (1,637 centers) of all centers nationwide, indicating that childcare facilities for children with disabilities are also very limited (as of 2023 – total number of licensed childcare centers: 28,954; number of specialized · integrated centers for children with disabilities: 1,637).

CASE STUDY

365-day Hana Childcare Center

As a follow-up to the ‘100 Childcare Centers Construction Project’, which has been underway since 2018 to support work-family balance and address low birth rates, Hana Financial Group launched the ‘365-day Hana Childcare Center’ project to provide flexible childcare services for families in need of temporary or emergency care outside of regular childcare service hours. As part of a public-private partnership, the Group signed an MOU with the Ministry of Health and Welfare and, together with local communities, selected 50 childcare centers nationwide to operate Hana Childcare Centers supported by KRW 30 billion in funding. On average, about 2,000 children use these care services per month.



Type	2024	
	Cumulative No. of children	Cumulative hours
365-days	1,002	7,418
Weekends	2,355	16,074
Week-ends · holidays	15,907	115,631
Total	19,264	139,123

To address these real-life issues, Hana Financial Group implemented the nationwide 100 Childcare Centers Construction Project. This project goes beyond simply providing facilities for childcare; it offers a practical solution to address childcare shortages for dual-income families and promote social participation of women who have experienced career interruptions. In particular, by expanding childcare facilities for children with disabilities, the project is also contributing to greater social inclusion and enabling more children to be raised in a healthy environment.

Creation of Social Value

Social Value Creation Program

Social Value Creation Activities

The '4th Hana Artverse' Art Contest to Support Artists with Developmental Disabilities

Hana Financial Group hosted the '4th Hana Artverse' contest to provide opportunities for creation and exhibition of their works to artists with developmental disabilities, and support their entry into society through internship programs linked to social enterprises. A total of 877 artists participated—813 in the painting category and 64 in digital art—and 30 winners were selected after the deliberation process.

The award-winning works were exhibited for a month at 'H.art1', Hana Financial Group's dedicated art collection space, and the 4 works selected for the Grand Prize and Excellence Awards were also presented at 'Art Busan', Korea's largest art fair in the first half of each year. In addition, 4 specially made goods featuring the award-winning artworks were introduced and distributed free of charge on a first-come, first-served basis to visitors. Donation kiosks installed at the venue encouraged voluntary contributions, resulting in a total of 475 people making donations. The collected donations were used to provide art supplies and materials for artists with developmental disabilities.



CASE STUDY

Support for Artists with Disabilities

As part of its ESG management efforts to create social value, Hana Financial Group held a special exhibition for artists with developmental disabilities at H.art1 in Jung-gu, Seoul. Through this initiative, the Group supports the creative activities and artwork sales of artists with developmental disabilities, helping them establish a foundation for independence and contributing to greater awareness and understanding of disabilities.

This exhibition featured 30 award-winning works from the '4th Hana Artverse' contest as well as 10 pieces created by 'Hana Art Crew', Hana Financial Group's in-house art team for artists with developmental disabilities. In addition, the artworks were made accessible through various channels, including a media art wall and VR exhibition (on the website of the social enterprise, Springshine). Experience programs and events were also offered for family visitors, expanding cultural opportunities for the local community.

In addition to discovering artists with developmental disabilities, Hana Financial Group carries out a wide range of social contribution activities, such as operating internship programs for people with developmental disabilities and vulnerable groups, sponsoring marathons to raise awareness of autism and supporting creative performances by theater companies composed of people with developmental disabilities.



Creation of Social Value

Social Value Creation Program

Sign Language Education to Promote Understanding of People with Hearing disabilities

Since 2023, Hana Financial Group has been operating a group-wide sign language education to improve awareness of people with hearing disabilities and create an environment for smooth communication. Employees voluntarily use their lunchtime to learn the basics of Korean sign language, thereby deepening their understanding of communication with those with hearing disabilities. A total of 134 employees have completed the program over 4 sessions, and the graduates actively participate in related volunteer activities such as sign language cultural festivals and events for deaf individuals and their families.

Children's Economic Musical 'Jack's Magic Wallet'

Hana Bank

Since 2007, Hana Bank has run 'Jack's Magic Wallet', a financial education program designed as an economic musical tailored to children's perspectives. This program uses a musical format to naturally introduce concepts such as saving, spending and sharing, while helping children develop healthy financial habits. In 2024, a 'Relaxed Performance' was introduced for children with developmental disabilities, and a total of 15 barrier-free performances were held for children with visual, hearing, and developmental disabilities.



Operation of Open Storage Facility 'H.art1'

Hana Bank

Hana Bank consistently shows its interest in and support for art based on the collection of approximately 3,000 artworks it has acquired over many years. In 2022, a former branch office was remodeled into a cultural complex and reopened as 'H.art1', the first open storage facility in the financial sector. Hana Bank provides themed exhibitions on a quarterly basis to help customers and citizens to experience art up close. In 2024, a total of 6 exhibitions, such as YOUNG1 exhibition, were held.

Social Contribution Activities at the Seoul Youth Policy Expo

Hana Securities

Hana Securities participated in the Seoul Youth Policy Expo to support the successful entry into society by young people and realize social value by operating the 'Coffee Chat Time' and 'Mock Interview Program'. The 'Coffee Chat Time' is a program designed to help young people explore career paths and prepare for employment; 6 young employees working in various fields such as WM, IB and Products participated as mentors to communicate with the youths and provide practical information and advice on job seeking. The 'Mock Interview Program' was offered for those aspiring to enter the financial industry, providing opportunities to practice interview skills with questions and settings that reflected actual interview environments and sharing useful information with participants to help them prepare for interviews.

Local Community Mecenat Activities

Hana TI

Since 2017, Hana TI has been engaging in social contribution activities in the cultural and arts sector in collaboration with the Incheon Foundation for Arts & Culture, focusing on media art exhibitions. In 2024, Hana TI sponsored artist Park Seungsoo at the Media Art Gallery within its integrated data center. Hana TI plans to establish a foundation for mutual development between art and business, and to promote a leading model of social contribution in the cultural and arts sector through public-private cooperation.

IT and Financial Education for Local Children and Youth

Hana TI

Hana TI has established the 'TI-Wish' IT classroom and provided coding education for children and youth from vulnerable groups in the Incheon area. In collaboration with Hana Bank, it also provided financial education to students from the Seorosarang Community Child Center, delivering practical financial knowledge such as the importance of money, the value of currency, and allowance management in an engaging and age-appropriate way, thereby enhancing the students' financial awareness.

Creation of Social Value

Contribution to Local Communities

Community-based Volunteer Activities

All in Hana Day

Since 2011, Hana Financial Group has held the ‘All in Hana Day’ campaign every year, a campaign to spread a culture of giving with participation of all employees. In 2024, the campaign was conducted over a two-month period and included a variety of volunteer activities, such as sharing kimchi, delivering coal briquettes to underprivileged neighbors, creating braille books for children with visual impairments, providing Happiness Boxes and supporting donation campaigns for everyone.

‘Group Volunteers’ Formed of Group Employees and Their Families

Beneficiaries	No. of Beneficiaries	Beneficiaries	No. of Beneficiaries
Elderly	11,233	Disabled (patients)	3,619
Children	12,222	Others	2,330
Small business owners	1,270	Total	30,674



Meal Service Volunteer Activities at ‘Myeongdong Soup Kitchen’

Since 2023, Hana Financial Group has continuously supported the free meal service at ‘Myeongdong Soup Kitchen’, operated by the One Spirit Movement of the Archdiocese of Seoul, by providing regular meal service volunteer activities and supporting a total of 1,111 meals. Through the voluntary participation of local small business organizations, the ‘Myeongdong Merchant Association’, and the employees working in the Myeongdong office, the Group shares warmth and embracing true community co-prosperity in the community by serving warm meals to vulnerable people including the homeless and the elderly.

Hana Local Happiness Sharing Activities

Hana Bank is conducting ‘Hana Local Happiness Sharing Activities’ by carrying out community-focused volunteer work and providing donations and other support through its head office departments and branches across the country. In 2024, approximately KRW 124.7 million was provided, and the cumulative total of about KRW 359.4 million was provided from 2020 to 2024 to support mutual prosperity in local communities and address welfare gaps. Hana Local Happiness Sharing Activities offer warm support to various non-profit organizations in need, such as nursing homes, residential facilities for persons with disabilities, multicultural families and orphanages located near the head office and branches throughout the country. The Group continuously engages in practical activities, from employee volunteering to supplying goods needed for the operation of social welfare facilities, and plans to further expand this support in the future.

Local Volunteer Activities of ‘Hana Love Volunteer Group’

The ‘Hana Love Volunteer Group’, a volunteer organization composed of the voluntary participation of Hana Financial Group employees, began with more than 100 large and small in-house volunteer clubs and has consistently sharing with neighbors in need of a helping hand.

In 2024, the activities of 1,146 employees helped approximately 5,300 neighbors in need and a total of 1,520 hand-made Happiness Boxes were delivered to local merchants and vulnerable groups, providing them with essential goods. In addition, 6,300 customized Happiness Boxes were distributed to flood-affected areas and for cold weather preparedness, assisting neighbors facing sudden hardships.

In particular, the Group provides practical assistance to small businesses through the ‘Happiness Box Sharing Activity’, while continuing to share warmth with the community through meal services for local seniors and food sharing activities for vulnerable groups.



Creation of Social Value

Contribution to Local Communities

Sign Language Education and ‘Sign Language Cultural Festival’ Volunteering for Disability Awareness Improvement

Hana Financial Group operates ‘sign language education’ programs for employees as part of its efforts to raise social awareness of hearing impairment and promote inclusive finance. In 2024, Group employees participated as volunteers in the ‘19th Seoul Sign Language Cultural Festival’ held at Gwanghwamun Square in Seoul. They gained practical experience interacting with the hearing impaired by providing guidance using basic sign language, managing the Hana Financial Group booth, assisting visitors and supporting interpretation at the venue.



Participation in ‘Hope 2025 Sharing Campaign’

To fulfill the social responsibility of the financial sector and spread the value of mutual growth through sharing, all 15 affiliates of Hana Financial Group participated in the ‘Hope 2025 Sharing Campaign’ at the end of the year. The Group donated KRW 15 billion to the Community Chest of Korea, and these funds will be used not only to support vulnerable groups such as children, the youth, the elderly and persons with disabilities, but also for proactive recovery and relief assistance in the event of disasters or emergencies. By 2024, Hana Financial Group’s cumulative donations reached KRW 113.5 billion, earning the Group the ‘KRW 100 Billion Club plaque’ from the Community Chest of Korea.

Group-wide Collaborative Mural Painting Volunteer Activity

Hana Life

Hana Insurance

Hana Life, in collaboration with Hana Insurance, carried out the ‘Happy Mural Painting’, a group-wide collaborative volunteer activity, on November 25, 2024. A total of 40 employees participated with the goal of improving the educational environment of local communities and they painted and colored murals on the fence of Geumyang Elementary School in Seoul, contributing to the fulfillment of social responsibility and the practice of sharing management.

Social Contribution of Profits from Hanaro Connection Wrap

Hana Securities

Hana Securities is contributing to the local community by donating part of the profits from ‘Hanaro Connection Wrap’, a product launched in line with its vision. Donation targets are selected among statutory and designated beneficiaries, with a focus on organizations and medical institutions addressing low birth rates, vulnerable and marginalized groups such as children, youth and the elderly, public institutions related to disaster safety such as fire departments, and other organizations or regions chosen through discussions between the head of the PWM sales department and the Chief ESG Officer. The donation funds, up to 10% of the profits, are distributed within a quarter after the end of each half-year period, with the Chief ESG Officer overseeing their execution. The amount executed for each half-year should not exceed KRW 50 million, and amounts less than KRW 1 million are carried over to the next half-year for consolidated execution. The profits from ‘Hanaro Connection Wrap’ are calculated based on the accounting of each branch, and the Wealth Management Office notifies relevant departments of the available donation amount and profit deduction. Through this initiative, Hana Securities donated KRW 40 million in 2024.

Creation of Social Value

Contribution to Local Communities

Happiness Box Sharing Activity

Hana Capital

Hana Life

Hana TI

Hana Capital and Hana TI carried out the Happiness Box Sharing activity for disadvantaged children and youth at the start of the new school semester. Employees from both companies' Gangnam offices participated by personally making and packing a variety of daily necessities, including upcycled leather pencil cases, school supplies, sneakers and hygiene products, and completed 60 Happiness Boxes in total. The completed boxes were delivered through the Incheon Child and Youth Group Home Association to help children start their new semester with joy and confidence.

Hana TI also collaborated with 'OWNU', a social enterprise, to distribute eco-bags made of upcycled leather. Employees from Hana TI and Hana Life's Myeongdong offices participated together, making and packaging eco-bags to create a total of 60 Happiness Boxes.

Donation of Computers for Digitally Underserved Groups

Hana TI

Hana TI donated a total of 363 reusable IT devices—including laptops, desktops, and monitors—to the Incheon Association for Disabled Persons Information and other local organizations, to help digitally underserved groups in the community more easily access financial services.

All Together in One-Person One-Volunteer Activity

Hana Securities

Employees of Hana Securities actively practice the 'One-Person One-Volunteer Activity' initiative to foster a 'One Team' corporate culture for co-prosperity, communication and participation with local communities. Aimed at the substantial implementation of ESG management, this program encourages every employee to regularly engage in volunteer activities for marginalized neighbors in their local community, thereby fulfilling their social responsibilities. Each division or department selected a matching volunteer organization for regular visits, resulting in a total of 3,853 volunteer hours and donations of KRW 37 million to 16 organizations in 2024.



Hana Securities' ESG Campaign, One-Person One-Volunteer Activity

Creation of Social Value

Contribution to Local Communities

‘Hearts Connected as One’ Project

Hana Card

Hana Card, in cooperation with the Credit Card Social Contribution Foundation and Child Fund Korea, has launched the ‘Children Growing as One’ project to support children from low-income families. Based on a total sponsorship of KRW 500 million, the project selected 25 children with outstanding talents in academics, arts, sports and self-directed fields, and implemented a systematic talent development program throughout 2024. In addition, 4 regional children’s centers in urgent need of facility repairs were selected to create a more comfortable and safe learning environment. Furthermore, through a one-on-one Matching Grant approximately 380 employees voluntarily joined in regular donations, resulting in approximately KRW 21 million in total donation in 2024.

‘Hope Toy Library’ Activity to Create Healthy Play Environment

Hana Investors Services

Hana Investors Services carried out the ‘Hope Toy Library’ volunteer activity to support the healthy growth of children and improve their play environment. As part of this activity conducted at the annexed building of the Yeongdeungpo Social Welfare Center, employees of Hana Investors Services carefully sterilized existing toys to ensure they were safe for children to use, assembled new toys and cleaned and refurbished the entire play space.



Hope Toy Library volunteer activity



‘TI-Wish’ IT Classroom

Hana TI

Hana TI, in collaboration with the Incheon branch of Child Fund Korea, established the ‘TI-Wish No.2’ IT classroom to help bridge the digital information gap for children in the Incheon area. The Company provided the Seorosarang Community Child Center with 9 personal computers, 9 sets of desks and chairs and 1 electronic whiteboard, creating an environment where 36 children can receive quality digital education. Nine employees from the ESG Committee conducted a coding education program for 11 students as their mentors. In addition, coding education was continuously provided at Happy Home Orphanage, where ‘TI-Wish No.1’ was installed the previous year, with 6 students completing the course, continuing the Group’s sustainable social contribution efforts.

Incheon Glocal Leadership IT Mentoring Program

Hana TI

Hana TI signed an MOU with the Incheon Metropolitan Office of Education to foster glocal leaders in the Incheon area and operated an IT mentoring program for students from high schools designated as beneficiaries for balanced regional development. 6 employees from the ESG Committee participated voluntarily to provide mentoring to 57 students from 6 high schools. The program offered education in various IT fields, including Python and web development, thereby contributing to the enhancement of students’ digital capabilities.

Creation of Social Value

Contribution to Local Communities

Hana Financial Group is engaging in various support activities to swiftly respond to disasters and crises and enhance the resilience and sustainability of local communities. In the event of a disaster, the Group provides practical financial support to help affected residents return to their daily lives as quickly as possible. It will continue to strengthen disaster response capabilities in cooperation with local communities and actively fulfill its social responsibilities.

Restoration of Wildfire-affected Areas and Relief of Disaster Victims

Hana Financial Group raised KRW 1 billion and implemented comprehensive financial support measures in cooperation with its affiliates to aid the rapid restoration of communities affected by unexpected large-scale wildfires and support the victims. This reflects the Group's commitment to ESG management by helping individuals and businesses who have lost their livelihoods to fire restore their daily lives quickly.

Additionally, 1,111 'Happiness Boxes' containing relief supplies such as medicines, hygiene products and ready-to-eat meals were delivered to affected areas to provide direct support for stabilization of daily lives. Each affiliate of the Group is operating specialized support programs: Hana Bank offers tailored financial support measures such as emergency funds for management stability, extensions of maturity and deferment of installment payments for SMEs, small business owners and individuals, while Hana Card provides credit card payment deferrals and discounts on card loan fees; Hana Life offers deferments on insurance premiums and loan interest payments, and Hana Insurance preferentially pays the insurance benefits for wildfire-related policies.

Hana Financial Group provides group-wide emergency support for the restoration of communities affected by disasters and continues to promote an inclusive financial ecosystem and co-prosperity with local communities through wildfire relief efforts.

Hana Bank	Hana Card	Hana Life	Hana Insurance
<ul style="list-style-type: none">• Provided emergency funds for business stability—up to KRW 500 million for SMEs, mid-sized companies and individual business owners, and up to KRW 50 million for individuals—as financial support for those affected by fires• Extended maturities for existing loans by up to 1 year without requiring principal repayment upon maturity• Deferred installment repayments for up to 6 months	<ul style="list-style-type: none">• Deferred credit card payments by up to 6 months• Provided financial support including suspension of collection for up to 6 months• Reduced interest rate by 30% on new short- and long-term card loans applied after the wildfire (for applications made within the specified period)	<ul style="list-style-type: none">• Deferred payment of insurance premiums and policy loan interest by up to 6 months• Promptly paid insurance claims related to wildfire incidents	<ul style="list-style-type: none">• Preferentially paid up to 50% of the estimated insurance claims in advance for wildfire-related claims even before the completion of accident investigation• Provided long-term policyholders affected by wildfires with financial support including a 6-month deferment of premium payments

Creation of Social Value

Contribution to Local Communities

Joint Traditional Market Sharing Activity by the Financial Sector on 2025 Lunar New Year

Hana Securities

Hana Securities participated in a joint traditional market sharing event organized by the financial sector in celebration of the 2025 Lunar New Year. As part of this activity, the Governor of the Financial Supervisory Service and CEOs of major entities in the financial sector visited Yeongdeungpo Market to support the local community. Participating financial institutions, including Hana Securities, jointly contributed KRW 50 million, which was used to purchase essential holiday goods such as rice cakes, traditional sauces and seafood. These items were delivered to 620 vulnerable households and social welfare organizations in the local area.

Support for Social Enterprises

Expansion of Transactions with Social Economy Enterprises

Hana Asset Trust

Hana Investors Services

Hana Financial Group is contributing to the creation of social value and the establishment of an inclusive supply chain by expanding transactions with social economy enterprises.

In particular, Hana Asset Trust is actively expanding its use of products from social enterprises, recording approximately KRW 53 million in transactions with six social enterprises in 2024.

In addition, Hana Investors Services has entered into a contract with ‘Bear Better’, a social enterprise composed of persons with disabilities, and continues monthly transactions such as business card production and the purchase of flowers and artificial flowers. As of 2024, the cumulative purchase amount stands at approximately KRW 5.1 million. This contract will continue in 2025, contributing to the base of stable revenue for the social enterprise.

‘Everyone’s Market’ with Social Enterprises

Hana TI

Hana TI hosted the ‘2024 Everyone’s Market’ in collaboration with social enterprises and small businesses in the Incheon area, including support centers for people with developmental disabilities and Zero Waste Stores. The ‘ESG Friends’, Hana TI’s ESG council composed mainly of its employees, participated from the planning stage, encouraging active employee engagement. Employees not only donated goods but also experienced social value by purchasing eco-friendly daily items, food products and goods made by individuals with developmental disabilities. Through active promotion and various events, this initiative contributed to a total sales amount of KRW 6,139,500 for the seven businesses that participated in the flea market.

Creation of Social Value

Contribution to Local Communities

Operation of Social Contribution Programs

Each affiliate of Hana Financial Group actively participates in group-wide social contribution activities, while carrying out various voluntary social contribution activities tailored to the characteristics of their local communities, thereby contributing to the creation of social value.

Social Contribution Activities of Holding Company and Affiliated Companies

Company	Details of Activities	Company	Details of Activities	Company	Details of Activities
Hana Financial Group	<ul style="list-style-type: none">Urban park tree planting activity for ecosystem restorationCultural experience volunteer activities for underprivileged children in celebration of Children's DayVolunteer activities supporting family sports day for the Deaf community and the Sign Language Cultural Festival	Hana Capital	<ul style="list-style-type: none">Support for energy improvement for child welfare facilitiesHappiness Boxes for under-nourished children and vulnerable children in IncheonDonation of 506 units of unused office assets (desktops, laptops and monitors)	Hana Asset Trust	<ul style="list-style-type: none">Blood donation campaign and CPR trainingCollaborative mural painting at the Gangnam office and plogging volunteer activity
Hana Securities	<ul style="list-style-type: none">Spring picnic with students of Seoul National School for the Blind and Hanbit School for the BlindMeal service at Daejeon Happy Home and Cheongju Comprehensive Welfare CenterOperation of college student academy (Hana Dream)<ul style="list-style-type: none">Hana Dream Children's Sports Day, Job Concert, support for overseas derivatives junior trader course	Hana Life	<ul style="list-style-type: none">Donation of goods and funds by employees to Beautiful StoreTree planting at Noeul ParkVolunteer activity of producing upcycled eco-bags from used leather	Hana Alternative Assets Management	<ul style="list-style-type: none">Volunteer activity of sharing Happiness Boxes and donations in partnership with child protection facilitiesVolunteer Activities at nursing homes for people with disabilities
Hana Card	<ul style="list-style-type: none">Sponsorship of ChildFund KoreaRural experience activity in Yangpyeong with Hanbit School for the Blind	Hana Insurance	<ul style="list-style-type: none">Execution of joint donations through the Group-wide collaboration and donations solely by the head office	Hana F&I	<ul style="list-style-type: none">Regular volunteer activities at Salvation Army Seoul Children's Home and donation of goods for summer vacation and Christmas
Hana Capital	<ul style="list-style-type: none">Volunteer activity of ESG mural paintingEveryone's plogging for environmental protection	Hana Savings Bank	<ul style="list-style-type: none">Signboard support for 11 small business at Bupyeong General Market in IncheonBlood donation campaign and CPR trainingProvision of English learning materials to childcare centers	Hana Investors Services	<ul style="list-style-type: none">Meal service volunteering at the free meal center of Myeongdong CathedralGrowing oak trees
		Hana Asset Trust	<ul style="list-style-type: none">Regular volunteer activity for single mother facilities and making Happiness BoxesDonation of employee charity auction proceeds to child welfare facilitiesSupport for co-prosperity with suppliers by providing bottled water to construction sites during the heatwave	Hana TI	<ul style="list-style-type: none">Coding education and career mentoring for underprivileged children and youth in IncheonIT mentoring activities for students at high schools designated for balanced development in IncheonPlogging and illegal fishing gear collection to protect the marine ecosystem of Yeongjongdo, Incheon
				Hana Ventures	<ul style="list-style-type: none">Employees' volunteer activities for sharing Happiness Boxes and environmental clean-up for underserved children
				Finqq	<ul style="list-style-type: none">Local volunteer activities at Salvation Army Seoul Children's Home (child protection facilities)

Creation of Social Value

Contribution to Local Communities

Sports Support Projects

Social Contribution Activities of Hana Financial Group Sports Business Division

Hana Financial Group operates the Hana Financial Group Sports Business Division with the aim of expanding the base of sports culture and contributing to local communities. The Sports Business Division is actively engaged in eco-friendly initiatives and participate in community activities to create social value.

Category	Content
Daejeon Hana Citizen	<ul style="list-style-type: none">Conduct 'Carbon Neutral Soccer Games'Revitalize the local economy by promoting local small businesses, such as 'Shop Together' initiative
Hana Bank Women Basketball Team	<ul style="list-style-type: none">Invite underserved communities and local children to all home gamesHost regional youth basketball tournaments and provide sports equipment to elite teams to expand the base of women's basketball
Hana Financial Group Eco-Friendly Golf Tournaments for Men·Women	<ul style="list-style-type: none">Achieving paperless tickets by selling digital tickets in advance through the 'Hana 1Q' mobile appRaise donations from Hana Financial Group and participating athletes to promote co-prosperity with the local community

Tournaments and Sponsorship

Hana Financial Group is actively hosting and sponsoring tournaments and events to promote sports development and expand the participation base.

Category	Content
K League	<ul style="list-style-type: none">Support K-League carbon emissions managementProvide sports participation opportunities and raise awareness for persons with developmental disabilities through the promotion of unified football in K League
Children's Baduk Festival	<ul style="list-style-type: none">Support baduk tournaments to raise its popularity and contribute to the local communitySponsor a children's Baduk tournament for elementary school students
Hana Securities' sponsorship for tennis	<ul style="list-style-type: none">Main Sponsor of the Korea Tennis AssociationSupport participation in international competitions (e.g., Davis Cup, Billie Jean Cup)
Sports for persons with disabilities	<ul style="list-style-type: none">Sponsor associations for less popular sports for the disabled and the Korea Paralympic CommitteeSupport for participation in international competitions (e.g., Paralympics)

Establishment of Inclusive Culture through Support for Sports of Persons with Disabilities

Hana Financial Group has been making continuous efforts to expand opportunities and raise awareness for sports for persons with disabilities. Starting with the 2018 Winter Paralympics in Pyeongchang, the Group has consistently supported the enhancement of performance and improvement of training environments for the national teams at the Tokyo, Beijing and Paris Paralympics. Through sponsorship of less popular winter sports such as para ice hockey, Nordic skiing, curling and skiing, Hana Financial Group boosts the competitiveness of sports for those with disabilities and contributes to improving related environments. Furthermore, by operating 'Football Field for All, K-League for All'—a football league based on the concept of 'barrier-free sports,' which brings together persons with and without developmental disabilities—the Group provides a platform for social integration through sports. Since 2020, we have been a sponsor of the 'AUTISM RACE'; a running event held for 5 consecutive years, aiming to raise awareness and foster a culture of respect for autism.



Customer–Centric Finance

Enhancing Customer Satisfaction

Customer Satisfaction Management

Operation of Customer Participation Advisory System

Hana Bank

Hana Financial Group has a variety of customer communication systems to enhance satisfaction of financial consumers. Hana Bank operates panels composed of a wide range of customers including seniors and college students to ensure that their experiences and needs are reflected in the process of developing financial products and services. The feedback and ideas gathered from the customers are reviewed by relevant departments and utilized to improve and develop actual services. In addition, meetings with a panel of customers, college students and senior consumers are held on a quarterly basis to further strengthen communication and support for financial consumers.

Status of Customer Participation Advisory System

Advisory groups	Members	Key activities
Customer Advisory Group	Approximately 12 financial consumers in 20s to 50s	<ul style="list-style-type: none">Analyzing financial consumer behavior related to foreign exchange and suggesting relevant ideasParticipating in user acceptance and satisfaction surveys regarding the renewal of Hana 1Q app → Incorporating customer feedback after the app renewalParticipating in surveys on differences in risk perception regarding individual IRP products at banks and securities companies
University Student Advisory Group	5 university student teams (5-10 members per team)	<ul style="list-style-type: none">Survey on the financial lives of university students and young adults and their criteria for choosing a main bankSuggest ideas for enhancing the attractiveness of banking transactions for young and older consumersProducing financial consumer protection contents (voice phishing, compliant sales of financial products) → Using the contents for financial consumer protection
Active Senior Advisory Group	Approximately 10 financial consumers in 60s to 70s	<ul style="list-style-type: none">Collecting feedback from senior consumers on all fund products and making improvementsCollecting and incorporating consumer feedback following the launch of the senior brand ‘Hana The Next’

Establishment of Customer Communication Guidelines

Hana Card

Hana Card established the ‘Customer Communication Guidelines’ to enhance consistency and readability in customer communications, and conducted employee training based on these guidelines. The guidelines include standards for brand representation, use of key terms, commonly mistaken expressions and unified message templates, and were distributed across the company through internal communication channels. Key content was also presented in the form of a quiz to encourage voluntary participation of employees and to raise awareness of and understanding about communication quality improvement.

Hana Card’s Core Principles of Customer Communication

Hana Card is Concise.

Keep sentences short and simple, Make descriptions easy to understand.

Hana Card is Clear.

Avoid Ambiguous or vague expressions, use consistent and precise words instead!

Hana Card is Kind.

Explain difficult terms in simple way, Put important information first!

Hana Card is Friendly.

Instead of distant words, like a conversation with kind neighbor or friend!

Hana Card is Warm.

Kind responses and detailed guidance!

Hana Card is Stylish.

Modern colors and customer-oriented design!

Customer-Centric Finance

Customer-Centric Finance

Performance of Systems Operated by Affiliated Companies

Customer Satisfaction Survey	<ul style="list-style-type: none">In 2024, Hana Bank received 66,429 positive feedback through the Customer Satisfaction Index (CSI) survey. The collected feedback is analyzed using AI-based tools and categorized and managed according to satisfaction levels and key issues. Based on this analysis, we are enhancing our services and providing real-time feedback to customer feedback. In addition, customer experience data is analyzed to offer customized training and contents for employee competency enhancement, all actively utilized to increase positive customer experiences and service differentiation. Thanks to these efforts, Hana Bank ranked No. 1 in the banking industry category of the Korea Service Quality Index (KSQI) for nine consecutive years in 2024.
Expansion of Customer Feedback Channels	<ul style="list-style-type: none">Hana Securities has a system that collects customer inquiries, complaints and suggestions through various channels and promptly relays them to the relevant departments for immediate action. The results are then fed back to customers to enhance satisfaction. In addition, the call center system has been rebuilt to introduce natural language-based speech-to-text (STT) and auto-call functions and the chatbot has been upgraded, expanding customer self-service options and raising efficiency in employees' work flow.
Customer Panel System	<ul style="list-style-type: none">Since 2017, Hana Card has operated a customer panel system as a channel to reflect customer voices and strengthen communication. In 2024, the customer panel provided feedback on 10 topics, resulting in the identification of 99 improvement tasks, of which 46 have been completed to date.
Customer Satisfaction Survey	<ul style="list-style-type: none">Hana Card conducts online surveys on a semi-annual basis to assess overall customer satisfaction as well as satisfaction and improvement requests for specific card products, identifying customer needs and reflecting them in business improvements. In 2024, satisfaction surveys were conducted for VIP customers and for the Travlog card product.
Consumer Evaluation Group Activities	<ul style="list-style-type: none">Hana Insurance operates a consumer evaluation group every year and improves products and services based on the findings. In 2024, to promote face-to-face sales, evaluations were conducted from the product sellers' perspective in the first half of the year and from the consumers' perspective in the second half. In the first half, a group of 25 evaluators assessed satisfaction with services such as insurance enrollment, contract changes and insurance claims, leading to the identification of 45 areas for improvement. In the second half, 25 evaluators assessed the comprehensibility of guidelines across application forms, policy terms, and the website, providing 75 suggestions, which were reviewed by relevant departments and incorporated into service policies.
Listening to Opinions from Customers' Perspectives	<ul style="list-style-type: none">Hana Savings Bank conducts service satisfaction surveys through the consumer panel operated by the central association to review and improve services from the customers' perspective.Hana Securities has a consumer panel system to actively reflect the opinions of financial consumers in the improvement of products and services. Consumer panel surveys are conducted three times a year, and in 2025, it plans to monitor changes in financial consumer satisfaction and further strengthen consumer protection activities based on the findings.

Enhancing Customer Convenience through Improvements to Overseas Remittance Services

Hana Bank

In July 2024, Hana Bank expanded its non-face-to-face mobile overseas remittance service, 'Direct Overseas Remittance', to include Cambodia. Upon this service expansion, customers can now make real-time remittances to 60 financial institutions registered with Cambodia's local transfer system, 'Bakong,' through 'HANA EZ' app without visiting a branch. As of 2024, the number of Cambodian nationals registered on the HANA EZ reached 19,309, with 3,530 remittance transactions made annually.

In June 2024, Hana Bank introduced a 'Recipient Account Pre-verification Service' for the first time among domestic commercial banks, enhancing the reliability and security of overseas remittances. This service allows customers to check the status of the recipient's account and verify the account holder's name prior to making a remittance, thereby helping to prevent fraud and reduce post-transaction management costs. In particular, the 'First Recipient Account Pre-verification' function, which verifies recipient account information based on the previous remittance history, has proven effective in preventing incorrect transfers due to email hacking and similar incidents.

Korean Stock Investment Services to VIP Customers in Hong Kong

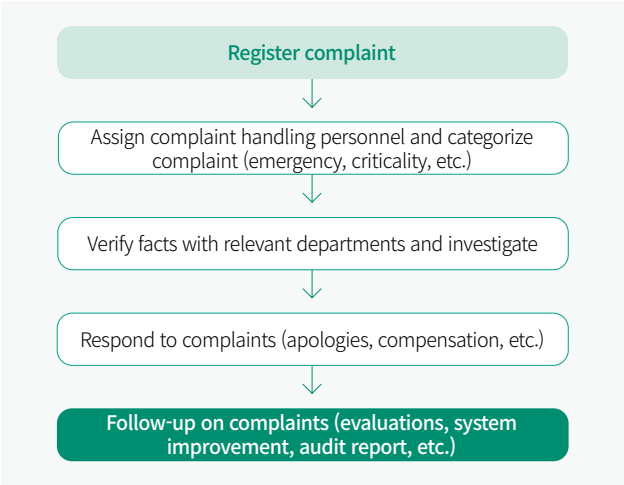
Hana Securities

Hana Securities, through an agreement with Emperor Securities in Hong Kong, is providing local VIP customers in Hong Kong with investment services in Korean stocks. Emperor Securities opens an Omnibus Account with Hana Securities, allowing non-resident foreign clients to open accounts through their local securities firm and trade Korean stocks easily without visiting Korea.

Customer-Centric Finance

Enhancing Customer Satisfaction

Group Complaint Handling Process



Efforts to Improve the Complaint Handling Process

Hana Bank

Hana Bank operates the ‘System Improvement Agile Lab’, which continuously analyzes all customer complaints to identify areas for improvement and promptly requests improvements from relevant departments. This helps the Bank address the root causes of complaints and prevent recurrence of similar issues. To ensure faster and more efficient handling of complaints, Hana Bank has introduced Robotic Process Automation (RPA) into the Financial Supervisory Service’s complaint reception process and has established the ‘Complaint H Map’ for systematic analysis of complaint data, which is actively used for complaint prevention activities and employee training.

Operation of Customer-centric Complaint Handling System

Company	Description	
Hana Bank	Advanced complaint reporting system	• Assign business division and group-based dedicated complaint managers within the General Consumer Protection Department to provide on-site support for proactive customer service
	Dispute settlement support officer system and legal support	• Assign dispute support personnel at each branch to assist with customer response and conflict resolution, and provide legal advice from lawyers in the department, if necessary
	Agile Lab for system improvement	• Analyze submitted complaints, request improvements from the relevant departments and implement measures to eliminate the causes or prevent recurrence of similar complaints
	Development of educational materials to prevent complaints	• Raise awareness of complaints and enhance response capabilities of employees through training materials to reduce the likelihood of complaints
	On-site ideas from branches	• Eliminate the root causes of complaints by identifying areas for improvement through various channels and promoting system improvements
Hana Securities	Rapid and reasonable handling of financial disputes	• Receive complaints through channels such as the website, customer care centers, emails and branch windows, and process them within 14 business days in principle
	Customer complaint handling process	• Prioritize cases according to the importance of the complaint and handle dispute resolution and significant complaints based on the judgment of the Chief Financial Consumer Protection Officer (CCO). • Reflect the improvements identified during the complaint handling process into business operations and system enhancements, and monitor the possibility of complaints from financial products suspected of misselling. • Proactively prevent financial disputes through prevention education for employees
	Advance notice of complaints	• Operate a system in which relevant staff and the General Consumer Protection Department work together to proactively prevent complaints from customers who are considered at risk of filing complaints
	Small compensation system	• Provide compensation of up to KRW 1 million upon internal approval for complaints reviewed in consultation with the General Consumer Protection Department
Hana Card	Fast track complaint response working group led by the Chief Financial Consumer Protection Officer (CCO)	• Monitor key Q&A items at the customer center on a daily basis, and when issues arise, quickly assess the situation and check and manage whether appropriate follow-up measures are being taken • Resolve complaints by collaborating with relevant departments, immediately addressing errors and establishing response measures and establishing measures to prevent recurrence and eliminate potential causes of complaints in advance • Operate the fast track complaint response working group to reduce the number of errors by more than 50% in 2024 compared to the previous year

Customer-Centric Finance

Enhancing Customer Satisfaction

Organizations for Handling Complaints

All affiliated companies of Hana Financial Group have independent complaint handling departments dedicated to addressing customer complaints. Each affiliate's dedicated department receives complaints through various channels, including telephone, website and mobile, and responds promptly and accurately in accordance with procedures established under the Financial Holding Companies Act and the Group's internal regulations. The status of complaint handling is continuously monitored by each affiliate's complaint handling department, and the results are regularly reported to the customer information manager of the respective affiliate, who then forwards the information to the customer information manager of the Hana Financial Group. The customer information manager of Hana Financial Group reports the status of complaint handling submitted by all affiliates to the Board of Directors on a quarterly basis and, if any issues are detected, may request corrective actions or disciplinary measures for employees. Hana Bank reports the status of complaint handling to the bank president on an annual basis, and major complaints are separately reported to the Board of Directors after being reviewed by the Financial Consumer Protection Internal Control Committee, chaired by the bank president. In addition, the Key Performance Indicators (KPIs) of employees responsible for complaint handling are evaluated separately from the Group's sales or financial incentives to ensure fairness in complaint handling and genuineness in customer service. Finng also operates an internal feedback system that compiles and shares weekly complaint status and monthly improvement measures.

Consumer-Centered Management (CCM) Certification

Hana Card

Since first obtaining Consumer-Centered Management (CCM) certification in 2020, Hana Card has passed the re-evaluation conducted every year, maintaining its certification for three consecutive cycles. The Company plans to establish a system for continuously collecting feedback from consumers and secure a differentiated growth model that increases consumer value and leads to sustainable corporate growth. As a CCM-certified company, Hana Card operates a customer panel system and consistently engages in activities that reflect consumer opinions. In 2024, the Company promoted awareness improvement initiatives for employees by utilizing the CCM message board within Hana Portal.

Selected as an Excellent Call Center for 7 Consecutive Years in the Korean Service Quality Index (KSQI)

Hana Card

Hana Card has been selected as an excellent call center in the call center category of the Korea Service Quality Index (KSQI) for seven consecutive years. In particular, as a result of consistently providing CS-related lectures and tailored, step-by-step training for counselors to improve customer service quality, the company achieved outstanding scores in various areas including greetings, consultation attitude, and closing attitude. Hana Card also conducts regular in-house training for counsellors to further enhance customer satisfaction and is committed to ensuring that customers receive high-quality counseling services without inconvenience.

VOC Pre-Reporting System

Hana Card

Hana Card operates a company-wide 'VOC (Voice of Customer) pre-reporting system' to proactively address customer complaints and identify potential inconveniences from the customer's perspective. This system allows each department to identify VOC issues in advance and come up with measures to respond to the complaints, and issues with significant customer impact are discussed by the Financial Consumer Protection Internal Control Working-level Consultative Committee for prompt development of solutions. In addition, standardized complaint response scripts have been developed and regular training is provided to employees to ensure smooth handling of complaints.

Since 2024, Hana Card has introduced the 'Quick Solution' system, which requires the relevant department to respond to complaints with emerging issues within three days. This system enables prompt resolution of complaints, and response measures are communicated via the KMS to prevent complaint escalation. Major cases utilizing this system include issues such as automatic recharge for the Travlog card, collection suspension for delinquent borrowers under the New Start Fund. The Company is actively utilizing the Quick Solution system to enhance efficiency in complaint handling and improve customer satisfaction.

In addition, since the fourth quarter of 2024, Hana Card has been operating a process to reduce recurring VOC complaints. When complaints of the same type are repeatedly reported, the Financial Consumer Protection Internal Control Working-level Consultative Committee meets with the heads of relevant departments to discuss system improvements and recurrence prevention measures. The outcomes are then shared across the entire organization.



2024 institutional
improvements

111 cases

No. of improvements among
Customer Panel suggestions in 2024

46 cases

* Number of improvements completed by March 2025 out of the cases identified in 2024

Customer-Centric Finance

Enhancing Customer Satisfaction

‘Culture Bank’ connecting Communities and Culture Beyond Finance

Hana Bank

Hana Bank is actively operating ‘Culture Bank,’ which goes beyond the traditional role of finance to offer rich cultural experiences to local communities and customers. Culture Banks transform bank branches into spaces for lifestyle content—such as books, art, plants, and music—and, in collaboration with various organizations, provide education, counseling and community activities, supporting the lives of local residents and creating new cultural value. For example, the Bangbae Sorae branch operates a plant café themed ‘Mothers’ Garden,’ while the Gwanghwamun Station branch offers a ‘Healing Bookstore’ to provide cultural relaxation and refreshment for office workers. The Cheonan Station branch serves as a global community center for local foreigners, supporting their cultural exchange and social integration. Branches in Gwangju and Daejeon provide spaces for communication and learning, aimed at supporting the second chapter of life for the middle-aged and senior citizens. Through the operation of Culture Banks, Hana Bank provides community members with opportunities for cultural experiences and social interaction that enhance quality of life. In doing so, the bank fulfills its social responsibility as a financial institution while also building long-term relationships with its customers.

Strengthening Customer Experience (CX) Management

Hana Insurance

Hana Insurance continuously promotes improvement in employees’ service awareness through monthly activities such as CX-DAY, CX Magazine and CX Events. In 2024, major issues that could pose risks to customer experience management, such as voice phishing, were identified and addressed as the theme for CX-DAY activities. The Company also monitored leading companies in customer satisfaction management and featured them in CX Magazine. In addition, CX Events were held to combine customers’ desired service direction with employee satisfaction, thereby promoting positive customer experience management.



Gwanghwamun Station Culture Bank
– Healing Bookstore for Office Workers



Gwangju Culture Bank – Senior Cultural
Space



Daejeon Culture Bank for Middle-Aged and
Senior Citizens – Hana 50+ Lounge



Cheonan Station Culture Bank – Global
Community Center (Space for Foreigners)

CASE STUDY

‘Travlog’, A Specialized Overseas Service Platform

Hana Card

Hana Card is constantly expanding the scope of its Travlog service. For the first time among Korea’s top five financial companies, the Company has partnered with global payment network brands MasterCard, UnionPay, and Visa to launch travel cards and most recently, it collaborated with the big tech company Kakao Pay to introduce the ‘Kakao Pay Travlog Check Card’. Thanks to this service expansion, as of 2024, Travlog achieved a cumulative total of 7.151 million subscribers and KRW 3.1223 trillion in foreign exchange transaction volume.

In particular, Travlog has been recognized for pioneering cashless travel with mobile currency exchange services 24/7, 365 days a year, and for transforming the paradigm of overseas travel. As a result, it was awarded the Financial Services Commission Chairman’s Commendation in the Innovative Finance category at the 9th Finance Day ceremony in October 2024.

Hana Card offers a free foreign currency remittance service through the Hana Money app, allowing users to send foreign currency quickly and easily using with just a phone number and with no fees. In addition, the foreign currency exchange limit per currency has been increased to KRW 3 million, eliminating customer inconvenience. This service was recognized for its innovation and designated as an ‘Innovative Financial Service’ by the Financial Services Commission in April 2024.

Customer-Centric Finance

Enhancing Customer Satisfaction

CASE STUDY

Operation of Specialized Branches for Customer-Centric Finance

Hana Bank

Hana Bank opened the ‘Pyeongtaek Foreigner Center,’ a specialized branch in Pyeongtaek, Gyeonggi-do, dedicated to multinational foreign workers and residents. The Pyeongtaek Foreigner Center puts top priority on convenience of foreign customers by introducing an AI-based real-time multilingual interpretation and translation system for 38 languages including English, Thai and Malay. This enables customers to communicate with bank staff comfortably in their respective native languages and conduct financial transactions as conveniently as they would at a financial institution in their home country. Additionally, a community space exclusively for foreigners has been established, offering various programs such as educational and exchange activities necessary

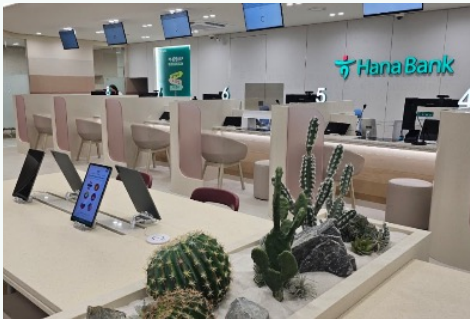
for adapting to life in Korea, in collaboration with local foreigner support organizations. The branch also operates on Sundays to accommodate foreign customers who have difficulty visiting during the week, thereby realizing the value of customer-centric finance in a practical way.

Based on the feedback gathered at co-prosperity meetings with small business owners, Hana Bank newly established a ‘Small Business Specialized Branch’ at Namdaemun Market in Seoul. The branch is designed with a New-tro concept, creating a familiar atmosphere where the past and present coexist, so that the merchants at the market can feel comfortable visiting. In addition, the branch offers comprehensive, tailored consulting across the busi-

ness lifecycle and both financial and non-financial support—from start-up to management and recovery. This improves financial accessibility and enhances business competitiveness for over 10,000 shops and 50,000 merchants in Namdaemun Market.



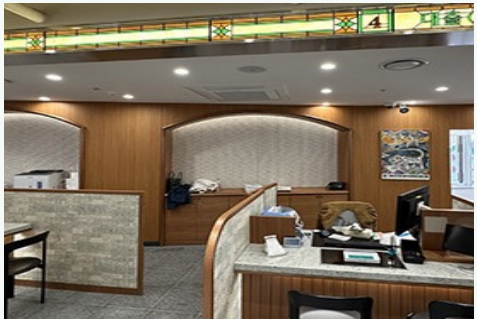
Senior-friendly branch (Tanhyeon Station)



Foreigner-friendly branch (Pyeongtaek Foreigner Center)



Digital Hybrid Branch (Hana TokTok Lounge Iksan)



Small Business-Friendly Branch (Namdaemun Market)

Customer-Centric Finance

Enhancing Customer Satisfaction

Promotion of Ontact Reporting and Approval

Hana Bank

Hana Bank has further streamlined its 'Ontact Overseas Investment' service, which enables online foreign exchange reporting (approval). Customers can now submit new applications for overseas direct investment, overseas branch establishment, overseas real estate acquisition and foreign currency loans via corporate internet banking, and related reports can also be submitted through non-contact channels. In 2024, 331 reports and approvals were processed on a non-contact basis, amounting to USD 445 million, and reviews for 360 reports were completed.

Launch of pedestrian accident insurance for children

Hana Insurance

Hana Insurance became the first in the industry to develop insurance that covers medical expenses for children injured in traffic accidents while walking, and is actively underwriting citizen safety insurance provided by local governments.

Launch of Disease coverage Insurance Products for the Elderly in response to accelerating aging population

Hana Insurance

In December 2024, Hana Insurance launched 'Hana The Next Dementia Care Insurance,' a new coverage product designed to address the needs of an aging society. In addition, the insurance includes health-care services such as pet care, housekeeping and caregiver support, aiming to enhance the well-being of senior citizens.

Launch of Customized Insurance Products in Response to the Spread of Vehicle Safety Devices and the Increase in Pet Ownership

Hana Insurance

Hana Insurance has launched insurance products tailored to diverse needs of customers. In September 2024, the Company introduced the 'Around View Monitor Discount Special Clause,' which offers premium discounts for vehicles equipped with an around view monitor (AVM), providing financial benefits to customers with advanced safety devices in their cars. Subsequently, in January 2025, Hana Insurance launched the 'Special Clause for Pet Accident Compensation,' which provides accident compensation for up to three pets injured in an accident while riding a vehicle.

Launch of Hana EcoPlus Auto Insurance 'Connect Day Plan'

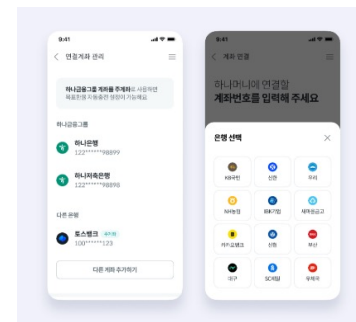
Hana Insurance

In August 2023, Hana Insurance launched the 'Connect Day Plan,' a new insurance product linked to Hyundai and Kia's Connected services. This plan calculates insurance premiums based on the actual driving days, advancing from the previous method of calculation based on driving distance. It offers a more rational and economical insurance option for customers who use their cars less frequently, receiving positive feedback as a result. In 2024, the number of active contracts reached 811.

Launch of Hana Money Open Banking Service

Hana Card

To expand customer-centered financial services, Hana Card launched the 'Hana Money Open Banking Service' on April 18, 2024. This service enables users to link accounts from all banks to Hana Money, which enhances user convenience, and eliminates the inconveniences of limited-function account for customers without an existing Hana Financial Group account.



Launch of Weekly Automatic Prepayment Service

Hana Card

To address customer inconveniences caused by recurring prepayment requests and specific spending patterns, Hana Card introduced the 'Weekly Automatic Prepayment Service' on August 29, 2024. For the individual customers who have applied for prepayment, this service automatically processes prepayments every Tuesday for the domestic and international one-time payments made by those individuals from the preceding Monday to Sunday. With credit limits restored after each prepayment, customers can use their cards smoothly without declined approvals, and the entire process is automated without requiring any manual input, enhancing customer convenience.

Customer-Centric Finance

Innovation of Digital Finance

Expansion of Customer Accessibility and Convenience

Enhancement of Customer-Centered Digital Experience and Service Quality

Hana Bank

Hana Insurance

To enhance the customer-centered digital experience, Hana Bank revamped the 'Voice of Customer' screen in its non-contact channels (Hana 1Q and personal banking). Customers can now select their preferred method of receiving complaint responses, and the improved UI/UX provides better readability. In addition, new waiting notices featuring QR codes that guide customers through non-contact service processes were introduced to further improve user convenience.

Hana Insurance is continuously making efforts to enhance customer convenience through digital channels. By introducing multiple authentication methods (Hana Certificate, Kakao, PASS, Naver, Toss and Payco) as well as financial certificates on the website and mobile app, the company has improved accessibility and usability for customers. In addition, the launch of the Naver comparison and recommendation service for car insurance and overseas travel insurance has strengthened the provision of innovative services and improved customer convenience. The introduction of Login-free insurance claim service (for long-term/general insurance) has simplified the claim process, and the implementation of the one-day insurance overseas travel extension function allows users to easily extend coverage without re-subscribing.

AI-baised Overseas Remittance Prediction Service

Hana Bank

In April 2024, Hana Bank launched the 'AI Overseas Remittance Prediction' service to enhance the convenience and predictability for corporate customers making international remittances. This service, available through corporate internet banking, predicts the overseas remittance duration allows users to view the remittance status in real time.

In particular, the service provides advance information on potential reasons for delays in transaction types that have frequently experienced delays in the past, increasing user satisfaction. It also offers the function to track the entire process in real time after a remittance has been initiated. By utilizing the AI algorithms patented by Hana Bank and big data analytics, it delivers a customized prediction service that incorporates various factors affecting overseas remittances.

Launch of Electronic Bill of Lading Service

Hana Bank

Hana Bank became the first commercial banks to launch an 'Electronic Bill of Lading Service' based on its own system through API integration with global electronic bill of lading platforms. This service enables the electronic transfer of documents, including the bill of lading (B/L)—a certificate of title used in international trade. This has eliminated the risks of losing paper B/Ls and the inconvenience of issuing letters of guarantee (L/G) due to international postal delays, significantly improving the efficiency and security of export and import. Furthermore, the document digitalization promotes a paperless environment and is expected to contribute to ESG management by reducing energy consumption and carbon emissions.

Enhanced Chatbot Integration Features to Improve Information Accessibility

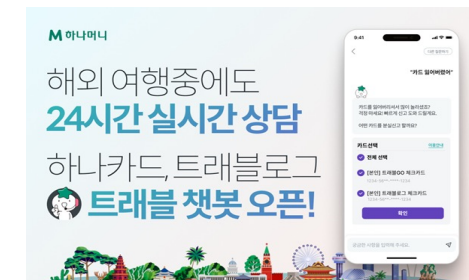
Hana Card

To improve information accessibility, Hana Card has integrated a chatbot service into the search function in the Hana Pay app. As the chatbot presents relevant search results alongside its responses, the service overcomes the limitations of keyword searches and enables a more accurate understanding of customer queries, allowing for more precise answers than before.

Stronger Support for Global Customer Service through the Introduction of Hana Money Travel Chatbot

Hana Card

Hana Card has introduced the Hana Money Travel Chatbot to enhance customer convenience and information accessibility, enabling real-time consultations from anywhere in the world. The Travel Chatbot provides real-time support for responding to various situations that may arise during overseas travel, addressing challenges such as time differences that make accessing the call center difficult and assisting customers promptly in emergencies such as lost or stolen cards.



Customer-Centric Finance

Innovation of Digital Finance

Data Driven Advancement of Financial Services

First Commercial Bank to Launch ‘Corporate HAI Chatbot’ Service Exclusively for Corporate Customers

Hana Bank

In November 2024, Hana Bank became the first commercial bank to launch the AI-based conversational ‘Corporate HAI Chatbot’ service. The ‘Corporate HAI Chatbot’ is a messenger-style chatbot that analyzes inquiries from corporate and individual business owners based on AI and provides answers on transaction consultations, financial products and key service information. This service is available 24/7 through the ‘Hana 1Q Business app’ and ‘corporate internet banking’. The service utilizes a proprietary NLP (Natural Language Processing) engine, to enhance consultation capabilities of chatbot. Conversation analysis and statistical functions have also been added so that it can serve as a valuable resource for future advancements of ‘Hana 1Q Business app’ and ‘corporate internet banking’. In addition, customer-specific consultations that provide tailored answers for each customer increase user satisfaction, while the inquiries are automatically linked to transaction screens on ‘Hana 1Q Business app’ and ‘internet banking’, improving transaction processing speed. The ‘outbound chat’ function enables frequently asked questions at branches to be created as dedicated links, allowing branch staff to provide immediate responses on-site, thereby reducing workload at branches and further enhancing customer convenience.

Advancement of Digital-Based Investment Services and Innovation in Customer Experience

Hana Securities

Hana Securities is enhancing customer convenience in investment and other areas through AI and data-driven services. By utilizing its proprietary ‘customer transaction activity index,’ the company predicts potential customer attrition and manages customer relationships systematically. Real-time investment information is provided through ‘AI Insider Signal,’ developed in collaboration with LSEG, and through cooperation with ‘Adot’ of SK Telecom. Improvements to the non-contact account opening UX, enhanced trading functions, strengthened research content and the introduction of IPO notification services have created a more customer-centered digital environment. The company is also proactively responding to the digital asset market, planning STO products based on tangible and intangible assets, preparing for relevant legislation and identifying potential partners.

As a result of ongoing efforts to encourage the use of digital channels, Hana Securities’ average monthly active users (MAU) increased by approximately 36%, from 420,000 in 2023 to 570,000 in 2024, and the number of customers with account balances increased by more than 360,000 as of 2024. Hana Securities plans to introduce AI-based PB services and investment information content, and to further improve the Prime Care Lounge and continuously expand robo-advisor services within its MTS.

AI-based investment information content and service

RoboWrap Product	Hana Securities has introduced the ‘RoboWrap Product,’ based on AI technology developed by Hana Financial Convergence Technology Institute to invest in global ETFs. Based on various macroeconomic indicators and extensive data analysis, it creates customized portfolios tailored to each investor's preferences, enabling diversified investments in global assets, including ETFs listed on major overseas exchanges and cash-equivalent assets.
Private Banker (PB) Platform	Hana Securities, in collaboration with the robo-advisor company Quantec, has established the AI-powered automated investment service ‘Private Banker (PB) Platform.’ This hybrid asset management service where personalized algorithmic investment strategies tailored to individual investors’ preferences are applied, utilizes AI to diagnose stocks and analyze investor tendencies. Based on the analysis, it simulates tailored investment strategies and provides information for customer consultation.

Customer-Centric Finance

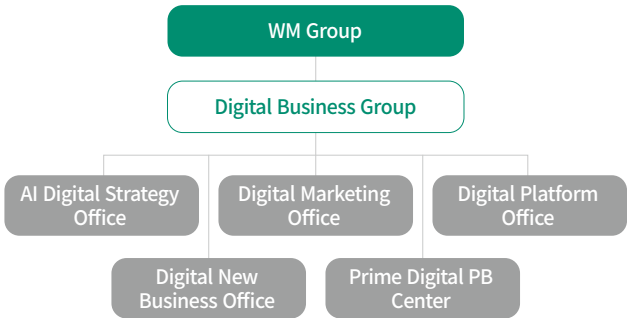
Innovation of Digital Finance

Restructuring of Organization for Digital Finance

Hana Securities

Hana Securities revamped its organizational structure to strengthen company-wide digital finance competitiveness and laid a foundation for securing digital, platform and marketing capabilities. The Digital Strategy Office and Big Data Business Office were integrated, and the Digital Marketing Office was newly established to enhance the functions of the Digital Division under the WM Group. This reorganization created a system in which strategy, marketing, channel, new business and customer management work together organically.

The AI Digital Strategy Office develops digital business strategies and strengthens AI-based data analysis services, while the Digital Marketing Office establishes integrated digital marketing strategies and manages company-wide marketing services. The Digital Platform Office promotes service innovation through digital channel strategies and user experience analysis.



Establishment of a Non-Contact Document Upload System

Hana Savings Bank

Hana Savings Bank has established a 'Non-Contact Document Upload System,' simultaneously enhancing customer convenience and employee work efficiency. This system has significantly improved accessibility for customer groups, such as office workers and seniors, who may have difficulty visiting in person. This system is expected to contribute to the expansion of Hana Savings Bank's non-contact financial services and the acceleration of digital transition.

Analyzing Financial Data and Building a Portfolio of Financial Products and Services

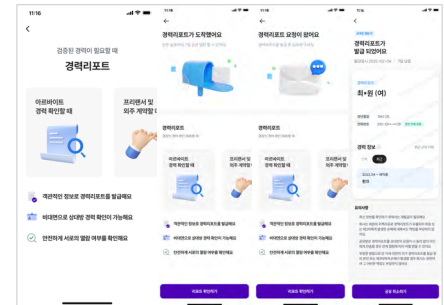
Finnq

Finnq is increasing service convenience by providing customized comparison and recommendation services based on customer data analysis. The company has expanded its service line-up by introducing a variety of products such as loan refinancing, and auto cashback. In particular, the insurance comparison service maintained its status as an innovative financial service in 2024 and has been recognized for outstanding performance. Through these efforts, Finnq is expanding customer choices and contributing to the advancement of non-contact financial services.

Development of the New MyData-Based 'Career Report' Service

Finnq

Finnq is working to address the frequent turnover and absenteeism issues small business owners face with part-time employees by developing the 'Career Report' service based on public MyData. This service allows users to easily check previous employment records and work durations via mobile, supporting small businesses in hiring more reliable talent.



Customer-Centric Finance

Financial Consumer Protection

Financial Consumer Protection System

In March 2021, Hana Financial Group became the first company in the financial sector to establish the Consumer Risk Management Committee, a committee within the Board of Directors, and a supporting organization. In addition, in order for each affiliated company to better protect the consumers, the Consumer Risk Management Committee and the Consumer Risk Management Council, committees within the Board of Directors, were established in Hana Bank and Hana Securities, respectively, strengthening their consumer risk management functions.

In 2024, the Consumer Risk Management Committee was convened twice, adopting 2 agenda items and receiving three for reporting. In February 2024, the Committee resolved the Group's consumer risk management policy to establish a collaborative framework for consumer protection among affiliated companies and to innovate the consumer risk management system. Notably, the KPI system—which had previously focused on profit and growth—was revised to incorporate a consumer protection perspective, helping to establish a culture that prioritizes the protection of customer assets. As a result, by the end of 2024, the proportion of high-risk investment products declined by 48.8% for super-elderly customers (aged 80 and over), 46.7% for elderly customers (aged 65 to under 80), and 42.3% for customers under 65 (compared to December 2022), demonstrating substantial improvement in reducing customers' financial risks.

Changes in KPI from the Perspective of Consumer Protection

Excluded investment product sales performance for super-elderly customers (aged 80 and over) **from KPI**

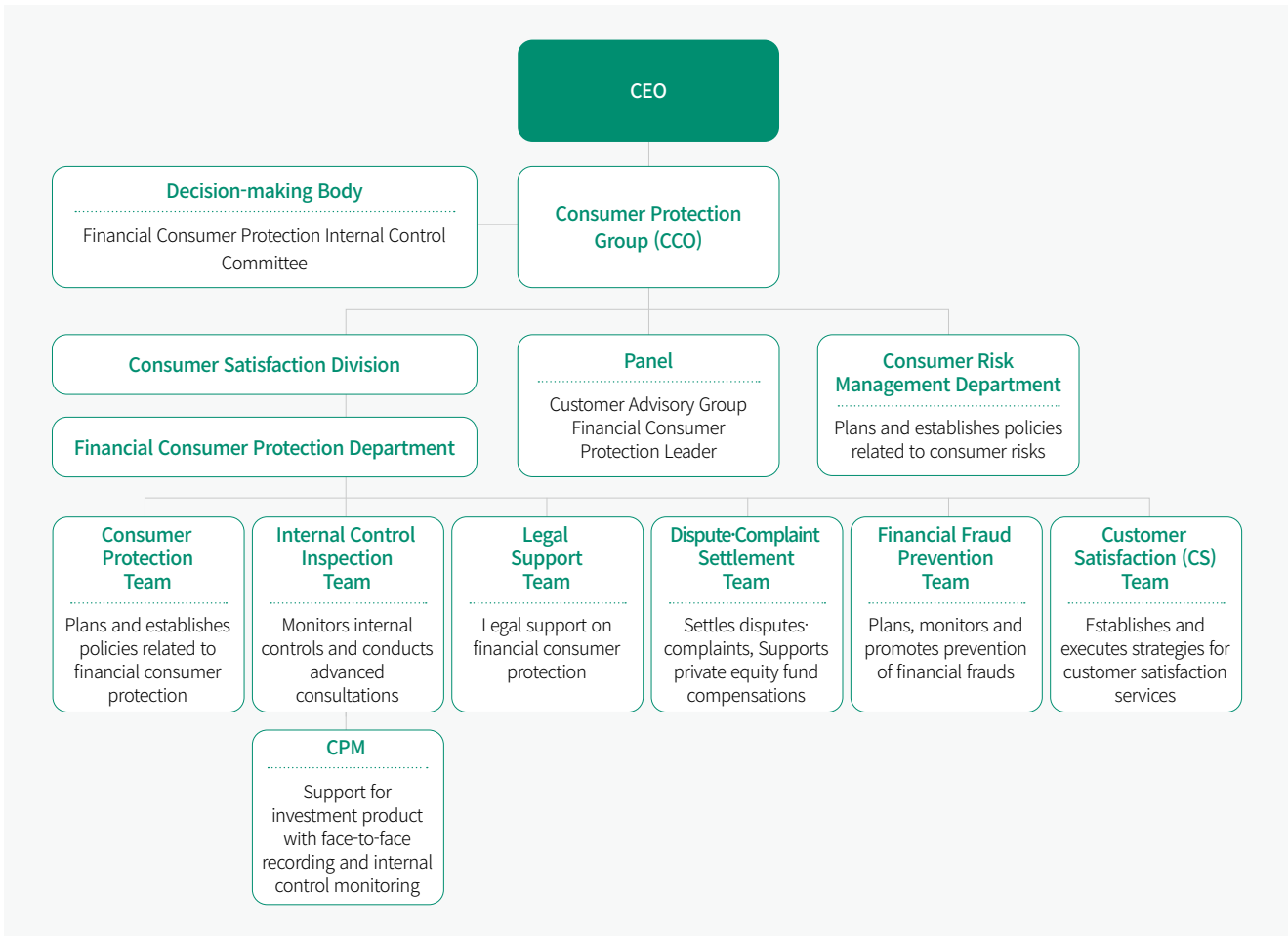
July 2022

Included the reduction in the number of customers at each branch exposed to the risk of concentration in high-risk products **in KPI**

January 2023

Excluded sales performance of certain high-risk products (e.g., ELT, ELF) to senior customers (aged 65 and over) **from KPI**

January 2024



Customer-Centric Finance

Financial Consumer Protection

Mid- to Long-Term Goal for Consumer Rights Protection

Hana Financial Group set consumer rights protection as its medium-term strategic agenda and established medium- and long-term goals for its achievement.

	Short-Term (2023)	Mid-Term (2024)	Long-Term (2025)
	Establishment of consumer protection management system and strategies	Establishment of infrastructure for consumer protection	Internalization and advancement of consumer protection system
Consumer Risk Management Department	<ul style="list-style-type: none">Establishment of policies related to consumer risk managementIdentification of strategic tasks and goal setting through consumer risk assessmentEstablishment of consumer risk management organizations and councils	<ul style="list-style-type: none">Establishment of a data platform to provide consumer risk informationDevelopment and adoption of indicators related to consumer risk management	<ul style="list-style-type: none">Reflection of feedback generated from consumer risk management activitiesGradual expansion of the scope of application of consumer risk management indicators
Consumer Satisfaction Division	<ul style="list-style-type: none">Improvement of financial consumer protection infrastructure and reestablishment of the management systemReduction of dispute resolution time and strengthening of self-regulated complaint management through 'Fast Complaint Handling Hotline'	<ul style="list-style-type: none">Establishment of a customer feedback system and digitalization of related processesEnhancement of the real-time analysis system for financial fraud prevention and strengthening of response measures	<ul style="list-style-type: none">Establishment of a culture that ensures compliance with the compliant sales process and ongoing advancement of the sales process from the customer's perspectiveEnhancement of the IT system for internal control of financial consumer protection

Non-Deposit Product Committee

Hana Bank

Hana Bank operates the Non-deposit Product Committee which oversees the selection, sale and follow-up of non-deposit products in order to strengthen internal controls related to the sale of products with Principal-un-guaranteed products (non-deposit products). The Committee is comprised of executive-level members such as the Consumer Protection Officer (CCO), Risk Management Officer (CRO), and Compliance Officer to reinforce deliberation functions related to consumer protection, internal control and risk management of non-deposit products. Additionally, by having the Consumer Protection Group, which is not related to sales, lead the operation, the independence of operations is ensured, and the decision-making process is made objective and transparent through system-based meetings.

Financial Consumer Protection Charter

Hana Bank

Hana Bank has established the 「Financial Consumer Protection Charter」 to earn the trust of financial consumers.

- **First,** we will provide accurate and truthful information so that financial consumers can choose suitable financial products or services.
- **Second,** we will handle our tasks fairly and reasonably to protect the assets of financial consumers safely.
- **Third,** we will actively reflect the demands of financial consumers and strive to improve customer inconveniences and unreasonable financial practices.
- **Fourth,** we will handle complaints and remedies for financial consumers as quickly and fairly as possible.
- **Fifth,** we will faithfully carry out support and financial education activities for financial consumers to establish a healthy financial culture.

2024 Consumer Risk Management Committee Meeting Status

	February	July
Reported agenda	<ul style="list-style-type: none">Report on affiliated companies' activities for the second half of 2023Report on changes in the consumer risk management organization of affiliated companies	<ul style="list-style-type: none">Establishment of 2024 Consumer Risk Management Policy for affiliated companies and report on activities for the first half of the year
Resolved agenda	<ul style="list-style-type: none">Establishment of 2024 Group Consumer Risk Management Policy	<ul style="list-style-type: none">Appointment of the Chairman of the Consumer Risk Management Committee

Appointment of Chief Consumer Officer (CCO)

Hana Bank

In accordance with the enforcement of the Financial Consumer Protection Act, Hana Bank newly established the Financial Consumer Protection Regulations and the Financial Consumer Internal Control Regulations, and enacted and revised related guidelines. Hana Bank operates the Consumer Protection Group and the dedicated organization for Financial Consumer Protection, which are independent organizations directly under the President of the Bank, and appointed a Chief Consumer Protection Officer (CCO) to be in charge of tasks related to consumer protection. In addition, the Financial Consumer Internal Control Committee, which is the highest decision-making body, is held at least twice a year to address major decisions, and the issues discussed are reported to the Board of Directors for review.

Customer-Centric Finance

Financial Consumer Protection

Financial Consumer Protection Internal Control Committee

Hana Bank

At Hana Bank, the CEO serves as the chairman of the ‘Financial Consumer Protection Internal Control Committee’, the highest decision-making body on financial consumer protection. The committee meetings are held at least once a half a year. Agendas discussed in the committee are reflected in on-site financial consumer protection, and are regularly reported to the Board of Directors and thoroughly managed.

Establishing an Internal Control Monitoring System

The Financial Consumer Protection Department has an enhanced consumer protection monitoring system and has established a systematic consumer protection process for each stage of financial products. It is also responsible for pre-screening product marketing materials before their release to ensure compliance with the Financial Consumer Protection Act. In particular, the financial consumer protection internal control monitoring system established in September 2022 reflects key items of the Financial Consumer Protection Act in the form of detailed checklists. Branches and headquarter departments conduct regular and ad hoc self-inspections (first phase), while the Financial Consumer Protection Department carries out comprehensive inspections (second phase) to thoroughly manage internal controls. Additionally, the department established the CPM (Consumer Protection Manager) team, which conducts ongoing monitoring of face-to-face recordings for financial investment products, and introduced monthly inspections to verify the branches’ compliance with sales procedures in order to prevent misselling in advance. In particular, Hana Securities fully records the entire sales process for senior investors and unsuitable investors subscribing to products subject to the appropriateness principle, as well as retail financial consumers subscribing to high-risk financial investment products. The recording is immediately converted into text, and a text analysis system is used to monitor for compliance with proper sales practices.

Status of 2024 Financial Consumer Protection Internal Control Committee

Meetings	Discussion Topics
1 st (June 14, 2024)	<ul style="list-style-type: none">• Establishment of 2024 management policy and annual plan for Financial Consumer Protection• Review of compliance with financial consumer protection internal control regulations and adequacy and compliance with financial consumer protection regulations, and results of measures taken• Planning and operation of financial consumer protection-related education• Amendment (draft) of the bylaws for screening advertisements
2 nd (December 4, 2024)	<ul style="list-style-type: none">• Establishment of 2025 management policy and annual plan for Financial Consumer Protection• Evaluation of employee performance compensation system in terms of financial consumer protection• Status and results of complaints and disputes (including response results for major complaints and disputes as well as changes to policies and systems)• Review of compliance with financial consumer protection internal control regulations and adequacy and compliance with financial consumer protection regulations, and results of measures taken

Financial Products and Services Review

Hana Financial Group has established the 「Financial Product Risk Management Guidelines」 and related internal regulations to effectively review and manage the risks of its financial products and services and protect customers. Financial product risk management is based on the principles of comprehensiveness, clarity, appropriateness, customer protection, prioritization of external laws and regulations, and prioritization of regulations for each financial product. The development of financial products is handled by an independent department, separate from the sales performance evaluation department.

During the development of financial products, prior consultation with the risk management, compliance, accounting and IT departments is required. Fund products, real estate-related products and derivatives are additionally reviewed by the Wealthcare Center, the Real Estate Finance Evaluation Committee and the Derivatives Fair Value Evaluation Committee, respectively.

The organization responsible for the review and approval of financial products thoroughly reviews the validity and appropriateness of proposals submitted by the financial product development department as well as suspension of sales, if necessary. At Hana Bank, non-deposit products require review and approval by the 「Non-Deposit Product Committee」, which consists of eight members including the Chief Customer Officer (CCO), Chief Risk Management Officer (CRO), and Compliance Officer. Approved matters must also be reviewed by the Consumer Risk Management Committee and reported to the bank president and the Board of Directors. In 2024, external experts were appointed to the Non-Deposit Product Committee to enhance the pre-assessment process for investment products by incorporating their objective and professional views.

Customer-Centric Finance

Financial Consumer Protection

Financial Consumer Protection Process



Enhancement of Financial Product Sales Process

Hana Securities

To protect the rights and interests of financial consumers, Hana Securities consults in advance with the Consumer Risk Management Office when formulating policies for financial product development and marketing. This advance consultation covers the development and modification of financial products, sales suspension, the enactment and revision of terms and conditions, changes in sales processes and amendments in product and service marketing policies. In addition, Hana Securities carries out thorough post-sale management activities such as quarterly monitoring reports on product sales and the implementation of appropriate follow-up measures.

In December 2021, Hana Securities held the first meeting of the Financial Consumer Protection Internal Control Committee, focusing on expansion of support for the compliant sales of financial products, measures to prevent and reduce complaints and strategies to respond to changes in the financial environment, enhancing the effectiveness of its financial consumer protection policies. Pursuant to the Financial Consumer Protection Act, the company rigorously ensures that employees complete pre-sale training for new products, and operates a ‘Happy Call’ system to prevent misselling.

In addition, Hana Securities has strengthened cooperation with the front line to enhance consumer rights and prevent complaints, and conducts internal mystery shopping for sales staff to promote a sound sales culture, providing training based on the results. Programs such as Happy Call and the ‘Healthy Financial Check-up Day’ event are implemented to improve customers’ understanding of products. Throughout all these processes, Hana Securities strictly adheres to the principles of suitability and appropriateness to ensure thorough management of the sales process.

Compliant Sales Related Systems

Classification	Description
Mystery Shopping	Conduct mystery shopping for all employees; based on the evaluation results, reward outstanding employees and provide additional training to underperforming employees to ensure compliant sales
Happy Call	Confirm whether investment products were sold in a compliant manner by checking whether the risk of principal loss was properly explained, via phone call or text message depending on the customer’s choice.
Financial Consumer Protection Day Inspection	Autonomously check financial consumer protection activities and the compliant sales process of each branch and department to ensure compliance with relevant financial consumer protection laws and regulations

Customer-Centric Finance

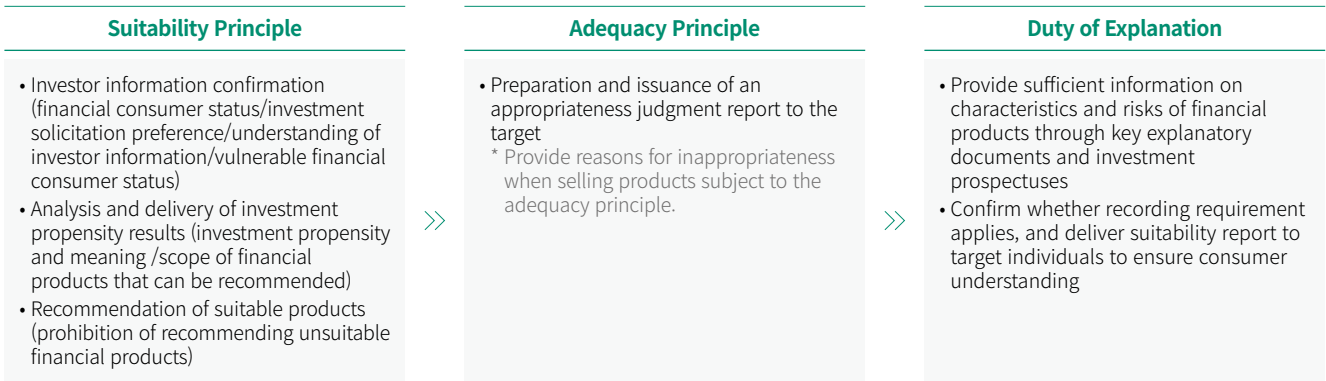
Financial Consumer Protection

Enhancing Customer Satisfaction through Compliant Sales of Insurance Product

Hana Insurance

Hana Insurance reviews the compliant sales rate every month and conducts regular employee training to establish a culture of compliant sales. In the first half of 2024, training sessions to prevent misselling were provided for employees at the Direct TM Center.

Compliant Sales Process



Strengthening Call Quality Monitoring (QC)

Hana Insurance

Hana Insurance is strengthening call quality monitoring (QC) activities to ensure compliant sales in TM contracts. For QC non-compliances, an implementation plan should be submitted, and the threshold for pre-QC of salespersons of concern has been tightened from 10 to 5 non-compliances. Compliance checks have been intensified for breaches of notification requirements, and notices on misselling are shared with the sales and related departments to raise awareness. The company visits TM agencies with low QC completion rates for individual coaching, while conducting intensive inspections for new branches. The IT system has also been improved by adding a deadline column and implementing a process for registering supplementary recorded calls. In addition, alert messages are sent when pre-QC is assigned, STT keywords are registered, and learning sessions are provided, all of which are part of ongoing efforts across systems and processes to prevent misselling.

Financial Consumer Protection Activities

System of Interest Rate Reduction Request

Hana Bank

Hana Bank has an interest rate reduction request system that allows borrowers to request an interest rate reduction if their credit status has improved due to employment, asset growth or credit rating upgrades. Currently, the bank notifies borrowers about the interest rate reduction request system at least twice a year via the KakaoTalk channel. For household loan borrowers, the entire process—e.g., apply for interest reduction, check the results and complete the agreement—can be handled non-face-to-face through mobile, without visiting a branch. Hana Bank plans to expand this service to SOHO and corporate loans (as of the second half of 2024, there have been 50,742 applications, with 14,867 approvals and KRW 3.38 billion of reduced interest).

Developing the First ‘Consumer Risk Monitoring System’ in the Financial Sector

Hana Bank

Hana Bank has become the first in the financial sector to establish a comprehensive and systematic risk management system for investment products by developing the ‘Consumer Risk Monitoring System,’ which applies its asset risk management expertise to customer asset management. Through this system, continuous monitoring is conducted based on internal and external data, enabling immediate sharing of risk information and response in the event of abnormal signs. The system also provides customized risk management contents for each customer, allowing effective analysis and management of risk factors throughout the entire process—from selection and sale to after-sales management—of investment products. Furthermore, it enables early identification of problematic asset management companies, securities companies and insurance companies, proactively preventing the selection of high-risk products, and conduct thorough risk assessments of investment products to support the sale of suitable products aligned.

Customer-Centric Finance

Financial Consumer Protection

Cooperation with External Organizations to Enhance Customer Service Capabilities Hana Bank

Hana Bank has a contract with a financial counseling firm for annual finance training contents, and has partnered with external financial consulting firms to conduct compliant sales training for employees and mystery shopping.

Collaborating institutions	Educational programs	No. of sessions
CPCS (Changing Perspective Customer Satisfaction) Continuing Education	CS leader meetings	17
	CS master leader / CS leader seminars	7
	Courses by position (promotion, reinstatement, new hire, etc.)	19
	Customer satisfaction coaching/ consulting	91
	CS training from external organizations	3
KG Zeroin, NICE D&R	Compliant sales training and mystery shopping	2

Fair Debt Collection Policy Hana Bank

Hana Financial Group has systems to ensure fair debt collection practices and protect the rights of debtors. In 2023, Hana Bank implemented the 「Fair Debt Collection Policy」, which specifies the basic principles of debt collection, internal control procedures, employee training, requirements to be observed at each stage of the debt collection process, and the operation and support of debt settlement systems.

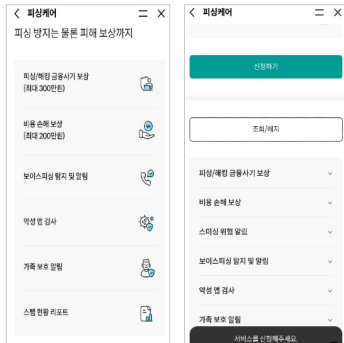
Policy to Ensure Fairness in Advertising Hana Bank

Hana Financial Group has established the 「Hana Financial Group Fair Advertising Policy」, which aims to protect financial consumers by strictly complying with relevant domestic and international laws and internal control procedures, strengthening the duty to protect and explain consumer rights, and providing related training.

Hana Bank has established clear procedures and standards for the production of advertisements, and operates a pre- and post- review system for advertising materials. Designated managers oversee the review of advertisements, while the Compliance Officer conducts screenings, and the consumer protection department separately check for elements that could infringe on financial consumer rights or trigger complaints. The standards and procedures for internal review of advertising materials are approved by the Financial Consumer Protection Internal Control Committee and reported to the Board of Directors.

Launch of Subscription-Based ‘Phishing Care’ Hana Card

In April 2024, Hana Card launched ‘Phishing Care’, a subscription-based new product. This product offers compensation of up to KRW 25 million in the event of financial fraud accidents such as phishing or hacking, and provides various services including smishing risk alerts, detection and alerts of voice phishing, malicious app scans, family protection notifications and spam status reports. Since its launch in April 2024, cumulative subscriptions have reached 5,684.



Expansion in Sales of Smart Credit Keeper Hana Card

Hana Card is continuing its efforts in financial consumer protection by expanding sales of subscription-based ‘Smart Credit Keeper’, which provides various services such as real-time access to credit information. This product offers real-time access to credit information and credit ratings, identity theft prevention, and tailored credit analysis reports. In 2024, it recorded 54,959 subscriptions in total.

Customer-Centric Finance

Financial Consumer Protection

Activities to Prevent Financial Fraud

Hana Bank

Hana Bank has expanded its voice phishing prevention monitoring hours beyond weekdays to include weekends and holidays, establishing a 365-day response system that enables swift response even on non-business days and strengthening its consumer protection base. Educational initiatives were also carried out for seniors, middle-aged and older adults, and literacy-vulnerable groups, including prevention programs at senior welfare centers, Midlife Support Centers, conferences for literacy education instructors, and Lifelong Learning Camp. As a result, 9,103 cases of financial fraud were prevented in 2024, and the amount of fraud losses prevented reached KRW 281.8 billion.

Detecting malicious apps related to voice phishing	<ul style="list-style-type: none">Install a malicious app detection function in the 'Hana 1Q app', which automatically identifies malicious apps installed on customer devices, to send alerts for withdrawal suspension, and enables prompt response through phone contact and branch coordination.
Open banking monitoring of customers who leak information	<ul style="list-style-type: none">Monitor abnormal signs in real time based on access location and device information and immediately block transactions if data leakage is suspectedRequest suspension of withdrawal from the recipient bank if a withdrawal through open banking of another bank is determined to be an abnormal transaction, and contact the customer to prevent damage
Preventing in-person exploitative voice phishing victimization	<ul style="list-style-type: none">Explain the risks of voice phishing to customers withdrawing large amounts of cash at the branch by using the 'Cash Withdrawal Guide'

Effectiveness of Preventing Financial Consumer Fraud in 2024



Electronic Financial Fraud Prevention Strategies for Customer Protection

Each affiliate of Hana Financial Group is strengthening its security systems to prevent new types of electronic financial fraud arising from the digitalization of finance and is continuously providing customers with information on various types of financial fraud and prevention methods.

Status of Each Affiliated Company's Activities to Prevent Electronic Financial Fraud

Company	Description
Hana Bank	<ul style="list-style-type: none">Operated an intensive publicity period in May, i.e., Family Month, focused on preventing damage from financial crimes affecting livelihoodsProduced and posted (on the website/Hana 1Q) guidance for voice phishing prevention in the event of personal information leakageCollected the 'Financial Fraud Prevention Checklist' when making payment transactions from the currency exchange wallet
Hana Card	<ul style="list-style-type: none">Advanced the Fraud Detection System (FDS) for Hana Card and Hana Money to reduce financial incidents such as voice phishing and strengthen consumer protectionImplemented measures for consumer-oriented financial incident compensation to expand consumer protection
Hana Savings Bank	<ul style="list-style-type: none">Introduced a 'Facial Recognition System' to strengthen non-contact identity verification<ul style="list-style-type: none">Blocked fraudulent account openings and transactions and improved user convenience by verifying identity based on facial photography, which is less susceptible to forgery and identity theft even in non-contact environmentsDeveloping an ID copy detection system capable of identifying forged or altered copies of identification documents
Finnq	<ul style="list-style-type: none">Provided information on the characteristics and prevention methods of voice phishingShared information related to voice phishing through the official channels of the Financial Supervisory ServiceSupported customers in reporting electronic financial fraud incidents and freezing accounts through the 24-hour 'Safety Center' serviceCreated a pop-up window on the website to prevent voice phishing damageReinforced information protection awareness by adding cautionary statements to authentication text messages, reminding users not to disclose the message to othersPrevented identity theft through outbound check for customers aged 65 and above with credit inquiry history

Customer-Centric Finance

Financial Consumer Protection

Financial Consumer Protection Training

Financial Consumer Protection Training

Hana Bank

Hana Securities

Hana Capital

Hana Savings Bank

Hana Financial Group requires all employees—including those at customer touchpoints such as branch employees, WM/PB employees and employees of video consultation call centers—to complete mandatory financial consumer protection training every year. The training covers various topics such as ethics, the Financial Consumer Protection Act, dispute and complaint handling, prevention of financial fraud and consumer risk management. In particular, 23,771 employees of Hana Bank participated in financial consumer protection training in 2024. Additionally, each branch and department designates employees at the manager level or above as Financial Consumer Protection Leaders and provide them with regular training, to actively communicate with the consumer protection organization and promptly implement business improvements. In recognition of these efforts, in 2024, Hana Bank was selected as an excellent company in the banking sector for the second consecutive year by the Korea Consumer Protection Index (KCPI).

Hana Securities establishes an annual education plan for consumer protection and provides education to all employees on consumer protection systems, complaint prevention, and the compliant sales process. After the education sessions, attendance rates, level of understanding and satisfaction are evaluated. In 2024, 3,303 hours of education on the compliant sales process and financial consumer protection were conducted.

To strengthen financial consumer protection, Hana Capital operates the ‘Consumer Protection Checkup Day’ once a month, conducting regular inspections throughout the company. In addition, the company has re-established the financial consumer protection system to systematically monitor matters related to financial consumer protection, e.g., internal and external complaint management, internal controls and employee training management.

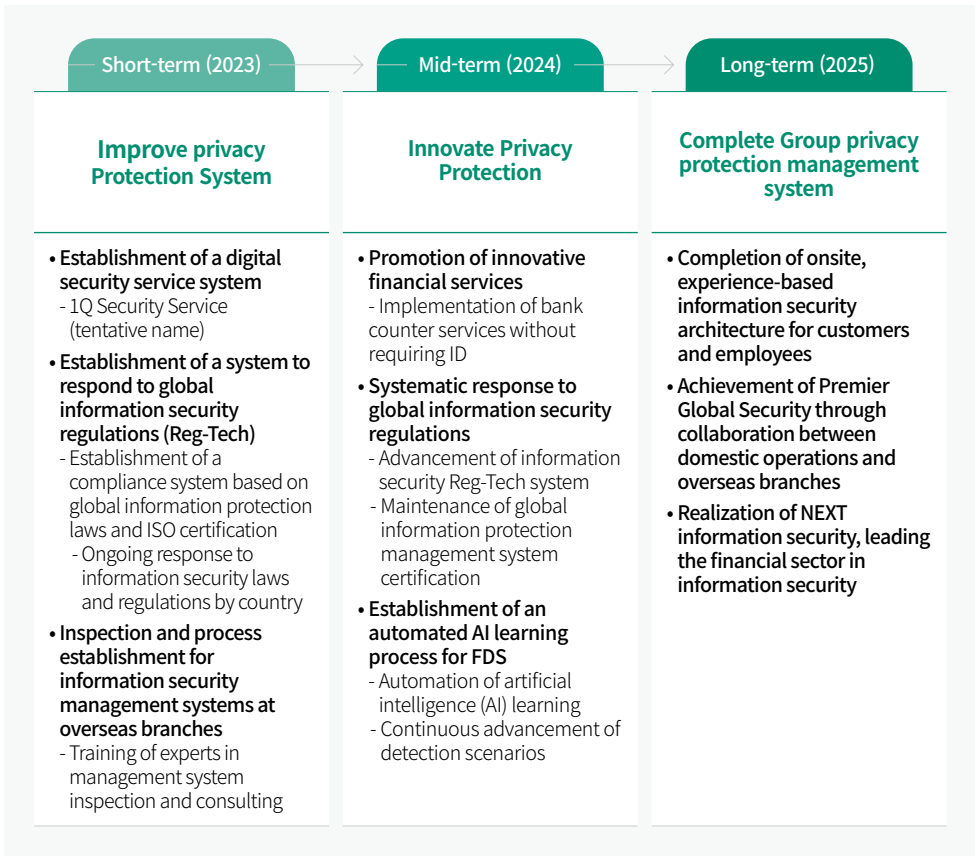
Hana Savings Bank designates employees at the level of manager or above in all departments as ‘Financial Consumer Protection Officers,’ clarifying roles and responsibilities related to complaint management and internal controls. The savings bank works closely with the consumer protection organization to reflect feedback from the field and to swiftly implement business improvements. In addition, it provides the designated officers with opportunities for external training to enhance their consumer protection capabilities.

Information Security

Information Protection and Personal Information Protection System

Mid- to Long-Term Goal for Personal Information Protection

Hana Financial Group established clear privacy goals to optimize its information protection management system and lead the way in information protection in the financial sector.



IT Security Commitment

1 IT Security Commitment of Hana Financial Group

In accordance with the Code One and the Group Information Protection Guidelines, Hana Financial Group has established the IT Security Commitment that must be observed by all employees, including information security officers and managers, as well as partners and all external personnel who access company premises. In handling electronic information, Hana Financial Group and its affiliated companies make every effort to protect the company's information assets and customers' personal information in compliance with relevant laws and regulations. The Group operates a response system to prevent incidents and respond quickly in the event of an incident in order to minimize the spread of damage.

2 Employees' and External Stakeholders' Responsibility for Information Protection

The Group Information Protection Guidelines set forth detailed information security rules that must be observed by all employees of Hana Financial Group. Information protection officers, managers, employees, partners, and other external personnel must exercise due care, in accordance with the guidelines, to prevent the leakage or damage of Hana Financial Group's information assets. Hana Financial Group requires new hires and external personnel to sign security pledges, and appropriate security controls must be applied to accounts, permissions, PCs, and networks used by external personnel to ensure compliance. In addition, all employees and new hires must complete information protection training in accordance with relevant laws, and must not leak Hana Financial Group's information assets or violate laws and internal regulations using business communication systems.

3 Ensuring Data Integrity and Protection

Hana Financial Group and its affiliates have established control procedures for data modification and changes to ensure data integrity and protect information assets, and have implemented protective measures against accidental transmission, unauthorized modification, and duplication of data. Database administrators are restricted to accessing databases only when authorized or approved, and the appropriateness of such access must be reviewed regularly.

4 Monitoring and Response to Information Security Threats

The information protection officers and managers of Hana Financial Group and its affiliates continuously monitor all information security operations and the proper functioning of security equipment and solutions. In the event of abnormal signs or attempted breaches, the information protection officer must immediately organize an incident response team, take measures to prevent the spread of damage and notify the relevant departments of affiliates. This response process is reinforced through group-wide joint incident response drills conducted at least once a year.

5 Security Inspection and Audit

The information protection departments of Hana Financial Group and its affiliates regularly analyze and assess vulnerabilities in accordance with the characteristics of their information protection systems on an annual, semi-annual, or quarterly basis, and establish and implement improvement plans for any vulnerabilities identified. In addition, compliance with internal information protection guidelines is audited on a regular basis, and special audits are conducted when necessary to review compliance as well as the overall efficiency and effectiveness of information security operations.

Information Security

Information Protection and Personal Information Protection System

Information Protection Management System

Hana Financial Group ensures effective information protection management by appointing a Chief Information Security Officer (CISO) with direct executive involvement and establishing dedicated cyber security departments in each affiliate to establish administrative, physical, and technical response systems against cyber threats. We have also established and issued the Group Information Protection Guidelines and ensure strict compliance with information security regulations based on these guidelines, conducting annual group-wide information security inspections. In addition, through a group security standard management platform, Hana Financial Group operates a stable and systematic information protection system across all areas, such as security policy management, vulnerability assessment, digital security, monitoring and audit.

Personal Information Management System

Hana Financial Group is establishing an enhanced personal information protection system in line with advancements in digital technology. In particular, the Group has an AI personal information protection system to ensure safe handling of personal information at every stage of artificial intelligence technology— from design and development to operation. Additionally, to foster experts in the field of personal information protection and to enhance the expertise of personal information processors, the Group plans to operate specialized training programs covering personal information-related laws, the utilization of pseudonymized data, personal information protection assessments, and compliance with certification procedures.

Hana Financial Group encrypts sensitive information such as resident registration numbers to protect customers' personal information and applies principles to minimize the exposure of personal information on screens and printed materials. Access to personal information is allowed only when necessary for business purposes, and there are procedures in place that require the purpose and reason for the use of personal information to be clearly registered and managed.

In addition, at least once a year, the status of management and protection of personal credit information is reviewed, with the results reported to the CEO and the Board of Directors and submitted to the Financial Services Commission. In accordance with the Financial Holding Companies Act, customer information handling policies are established and operated to ensure the safe sharing and use of customer information among affiliates. The appropriateness of customer information usage among affiliates is reviewed quarterly and reported to the Board of Directors.

Tasks related to personal information protection are systematically managed through the assignment of responsible personnel, with the Chief Privacy Officer (CPO) overseeing all related issues. The Data Strategy Team, which is in charge of personal information protection, provides professional support for the management and protection of personal information under the direction of the CPO.

Information Protection Management System Certification

In order to maintain the appropriate level of information protection management, Hana Financial Group holds official security certifications such as ISMS-P and PCI-DSS (Payment Card Industry Data Security Standard), while maintaining these certifications through annual internal audits and follow-up assessments. In accordance with the Electronic Financial Supervisory Regulations, the Electronic Financial Transactions Act, and the Act on the Protection of Information and Communications Infrastructure, comprehensive third-party verification of IT infrastructure, information security management systems, and vulnerability analysis is conducted, and the results are submitted to the Financial Supervisory Service. In addition, an annual information protection plan to ensure the safety and protection of electronic financial transaction users is established, reviewed by the Information Protection Committee, and reported to the management.

To encourage compliance with information security regulations among employees, Hana Financial Group conducts a monthly 'Information Security Inspection Day', with the results reported to the CEO. In addition, a 24/7 integrated security control center is operated year-round to monitor security issues in real time. The Group also conducts cyber incident response drills at least once a year to ensure prompt and effective response to cyber threats.

Information Protection Management System Certifications

Hana Bank	ISO 27017 (Cloud Security), ISO 27018 (Protecting Personal Data in the Clouds), ISO 27001 (Information Security Certification), ISO 27701 (Privacy Information Management System), ISMS (Information Security Management Systems), ISMS-P (Information Security and Personal Information Management System)
Hana Securities	ISMS-P (Information Security and Personal Information Management System)
Hana Card	ISMS (Information Security Management Systems), PCI-DSS (Payment Card Industry Data Security Standard)
Hana Capital, Hana Life, Hana Savings Bank	ISMS (Information Security Management Systems)
Hana TI	ISMS (Information Security Management Systems)
Hana Investors Services	ISO 27001 (Information Security Certification), ISMS (Information Security Management Systems), SOC report (Standards for Controls Related to Business Operation) certification, ISO 22301 (Business Continuity Management Systems)

Information Security

Information Protection and Personal Information Protection System

Personal Information Management Policy

Hana Financial Group's personal information protection management system applies to all domestic and overseas branches, subsidiaries, partners, joint ventures, affiliates and selected subcontractors, including the holding company. The Group limits the scope of collection of personal information to the minimum necessary, and does not use the information for purposes other than those consented to, nor does it sell, lease, or provide it to third parties. When personal information is no longer needed, it is disposed of without delay. Personal information is always collected with the data subject's consent and is never collected indirectly from third parties. All affiliated companies strictly comply with the Group's personal information processing policy.

Personal information protection is managed as a core area of company-wide compliance management. To prevent risks, we conduct self-compliance checks twice a year. In addition, annual external audits are performed by the Financial Security Institute under the Financial Services Commission to ensure transparency. We address any violations of personal information protection policy with a zero-tolerance policy, applying strict disciplinary actions according to internal regulations and conducting regular self-assessments.

Subcontractors entrusted with personal information processing are required to sign security management agreements in compliance with the Group's security standards, and their management status is thoroughly inspected through on-site audits in the second half of each year.

In accordance with these Group policies, Hana Securities has established its own personal information protection policy and conducts regular inspections of its headquarters and branches, as well as annual audits of subcontractors to review their management standards. The company also ensures the reliability of its management system through inspections of personal (credit) information protection, conducted under the supervision of the Financial Services Commission.

Hana Financial Group has recently revised and supplemented its 'Personal Information Processing Policy' and 'Personal Information Internal Management Plan,' and conducts personal information protection surveys every half-year to review the overall procedures related to personal information processing. Through these efforts, the Group strengthens secure management measures for personal information, protect data subjects' rights, and enhance remedies for damages. In addition, monthly inspections of access logs to personal information processing systems are carried out to identify abnormal users and require clarification from them, and the collected information is analyzed and actively used to develop measures to prevent misuse and abuse of personal information.

Customer Information Handling Policy

Hana Financial Group may provide and utilize customer information among affiliates in accordance with the Financial Holding Companies Act. In the process, the Group rigorously manages customer information to prevent external leakage and operates the 'Customer Information Handling Policy' to ensure that customers experience no inconvenience in financial transactions and receive improved services.

Customer information is used solely for internal management purposes, and at least one executive from each affiliate is appointed as the customer information manager who bears full responsibility for the provision and use of customer information. Each affiliate also designates a dedicated department and responsible officer to systematically and professionally manage customer information. We standardize the business process to ensure strict control and management, and always notify customers when the Customer Information Handling Policy is enacted or revised.

In addition, we have established and implemented compensation procedures for customers who have suffered damages due to illegal or improper means, and each affiliate operates a dedicated department to promptly and effectively handle such cases.

Information Security

Information Protection and Personal Information Protection System

Information Security Risk Management

In accordance with information protection laws and regulations, Hana Financial Group has established a rigorous response system and conducts continuous inspections and monitoring, while operating procedures to report and manage cybersecurity issues through the Information Protection Committee. The Group operates the largest integrated computing center in Korea's financial industry and runs a separate disaster recovery center to ensure business continuity. Advanced technologies such as biometric authentication are used to strictly control access to these facilities. On the technical side, we have professional security systems for each area, including internet network segmentation, smart office infrastructure, networks, PCs, databases (DB) and servers. Additionally, mock drills and vulnerability assessments are conducted at least once a year to identify and respond to potential risks in advance, in an effort to prevent security breaches.



Ratio of information security budget
to IT budget of the holding company

26%
(As of 2024)

Establishment and Operation of System to Manage Information Security Incidents

Hana Securities

Hana Securities has established and operates a stable information protection management system that covers various areas, including information system infrastructure, digital environment, application systems and audits. Sensitive personal information, such as resident registration numbers, is encrypted, and the exposure of personal information on screens or printed materials is minimized. The external transfer of personal information is strictly controlled in advance. Access to personal information is permitted only for business purposes, and a procedure to register and manage the purpose and reason for access systematically manages access records.

With respect to the personal credit information processing system, we have established server and database access control systems so that only users with prior approval can access them. All access logs are regularly reviewed, and logs are retained for at least two years to ensure traceability. In addition, an information security incident response manual is in place to enable prompt and systematic response to personal information leakage and electronic financial security breaches. In case of an incident, it is immediately reported to the relevant information protection department, a dedicated response team is formed, reports are made to financial authorities and related agencies, and customers are promptly notified about the incident. To respond to increasingly sophisticated security threats, Hana Securities has established the 'Information Protection Portal System', allowing regular security inspections across the company, and conducts ongoing assessments and monitoring of personal information management to prevent security vulnerabilities and ensure the protection of customer information.

Responding to Information Security Incidents

Hana Financial Group has a systematic response manual to promptly address personal information breaches. In the event of a data breach, the incident is immediately reported to the information protection department, a separate response team is formed, relevant financial authorities and organizations are notified, and customers are promptly notified of the breach. The Group also maintains an ongoing system for checking and evaluating the status of personal information management, ensuring strong personal information protection through continuous monitoring and system controls.

Establishment of real-time evaluation system for personal (credit) data management

Systematic management	Compliance	Safe use of data
Establishment of a real-time evaluation system <ul style="list-style-type: none">• Manage a total of 143 regular evaluation items• Upload data on monthly inspection details	Response to the amendment of data protection laws <ul style="list-style-type: none">• Build a data consent management system• Respond to amendments to laws and regulations on data protection	Support for safe data use <ul style="list-style-type: none">• Provide support for the MyData project• Provide support for pseudonym handling-use management

Information Security

Information Protection and Personal Information Protection System

Status of Cybersecurity Threat Response among Affiliates

Affiliate	Content
Hana Bank	<ul style="list-style-type: none">• Conduct incident response drills (DDoS, server hacking, malware) at least once a year• Conduct vulnerability assessments of electronic finance infrastructure and public web/servers at least once a year• Conduct disaster recovery simulation drills for the main tasks of the ICT Group, including the information protection field, twice a year in the first and second half of each year
Hana Securities	<ul style="list-style-type: none">• Investment of KRW 10.2 billion in information protection in 2024• Monitor information leakage in real time and audit information security status on a regular basis• Segregate internet network to prevent security breaches and manage access to personal information processing systems• Apply solutions to detect and block malicious apps• Advance integrated PC security, security monitoring, and the Information Protection Portal for the management and protection of important documents
Hana Card	<ul style="list-style-type: none">• Conduct incident response drills (DDoS, server hacking, malware) at least once a year• Conduct vulnerability assessments of electronic finance infrastructure and public web/servers at least once a year• Operate 24/7 security control, including the establishment of group attack surface monitoring and continuous network verification systems

Affiliate	Content
Hana Insurance	<ul style="list-style-type: none">• Establish a rapid incident response system based on a personal information leakage incident response manual• Immediately report to the information protection department and form a response team in the event of a personal information breach• Operate a response system that includes reporting to financial authorities and related agencies, and notifying customers• Implement ongoing monitoring and system controls through the establishment of a continuous assessment system for personal information management
Hana Savings Bank	<ul style="list-style-type: none">• Implement 2024 information security real-time evaluation of the Financial Security Institute (achieved S-grade)• Establish a rapid incident response system based on a personal information leakage incident response manual• Report to financial authorities and related agencies, and form a response team in the event of personal information breaches• Operate a response system that includes reporting to financial authorities and related agencies, and notifying customers• Implement ongoing monitoring and system controls through the establishment of a continuous assessment system for personal information management
Hana Asset Trust	<ul style="list-style-type: none">• Conduct disaster recovery drills and simulated malicious email attacks• Conduct security vulnerability assessments in four areas (web penetration testing, source code, infrastructure, cloud) at least once a year• Implement system monitoring and controls through the establishment of an IT infrastructure monitoring system

Affiliate	Content
Hana Alternative Assets Management	<ul style="list-style-type: none">• Conduct disaster recovery simulation drills for major tasks• Strengthen security system through vulnerability checks in the first and second half of the year• Ensure stability through 24/7 security control services and incident response and analysis services
Hana F&I	<ul style="list-style-type: none">• Infrastructure vulnerability checks (public server source code inspection, penetration testing, etc.)• Conducted malicious email simulation drills
Hana TI	<ul style="list-style-type: none">• Establish a rapid incident response system based on a personal information leakage incident response manual• Report to financial authorities and related agencies, and form a response team in the event of personal information breaches• Operate a response system that includes reporting to financial authorities and related agencies, and notifying customers
Finnq	<ul style="list-style-type: none">• Conduct incident response drills (DDos, server hacking, malicious emails) once a year• Conduct vulnerability checks (penetration testing) for electronic financial and MyData services in the first and second half of the year• Conduct vulnerability checks (penetration testing) for open banking services

Information Security

Information Protection and Personal Information Protection System

Sensitive Personal Information Protection and Access Control

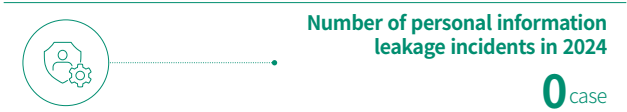
Hana Financial Group has established a SOAR (Security Orchestration, Automation & Response) system at the Group Integrated Security Control Center, enabling comprehensive management of cyber incident response before and after an attack, going beyond conventional detection-focused security monitoring. This has further strengthened the Group's management of cyberattacks and information security controls. The Group is also continuously enhancing activities to protect customers' personal information by encrypting personally identifiable information such as resident registration numbers and applying de-identification processes to prevent exposure of personal information on screens and printed materials. Strict controls are implemented for access to, and external transfer of, personal information. Access is granted only for business purposes and all uses of personal information are registered and managed in advance with a clear purpose and reason.

To control access to personal credit information processing systems, server and database (DB) access controls are in place, and access of users are restricted only to the tasks for which they have prior approval and only through the access control system. System access logs are regularly reviewed to detect any abnormal access, and a personal information detection system is used to constantly monitor and check for storage of unnecessary personal information within systems and devices.

In addition, a machine learning-based internal information monitoring system is used to thoroughly monitor and detect illegal or abnormal activities and misuse of personal information by internal employees. All such information processing systems are located within the Group Integrated Data Center, where strict security authentication procedures—including a combination of biometric authentication (facial and fingerprint recognition) and access cards—are applied for entry. Security guards, CCTV surveillance, and metal detectors are also used to strictly manage the access of people and the entry and exit of items 24/7.

Adopting Authentication Systems to Strengthen Internal Controls

Hana Financial Group has introduced and operates enhanced internal authentication systems—including OTP via personally-owned devices and biometric authentication methods such as facial and fingerprint recognition—to prevent electronic financial incidents and further strengthen internal controls.



Advancing the Fraud Detection System (FDS)

Hana Securities Hana Card Hana Insurance Hana Savings Bank

Hana Financial Group has developed its own AI model for detecting malicious apps in order to proactively respond to increasingly sophisticated voice phishing incidents. The AI model was applied to the Fraud Detection System (FDS) to enhance its ability to detect new malicious apps. In addition, we advanced scenarios based on FDS operational guidelines to implement the 'standard to share liability for non-contact financial fraud' issued by the Financial Supervisory Service. In line with the revision of the Special Act on the Prevention of Loss Caused by Telecommunications-Based Financial Fraud and Refund for Loss, we have expanded system infrastructure to ensure legal compliance.

Furthermore, the entire process of managing financial incidents—from information collection to response measures—has been streamlined into an integrated process for systematic management. In addition, by linking the process with new security services, we have established a proactive security system to respond preemptively to various security threats that may arise in the digital environment.

Hana Securities has enhanced its FDS to strengthen its capabilities for preventing and responding to financial incidents, and has advanced its systems in line with Financial Supervisory Service guidelines, incorporating common scenarios used throughout the financial investment industry.

In 2024, Hana Card has continued to strengthen its FDS. In particular, to ensure the transaction security of Hana Financial Group's flagship app, Hana Pay, the company introduced the 'Anomaly Detection System for Mobile Devices Certified by Hana Pay'. This system immediately blocks major transactions (e.g., charging, transfers, and payments) within the Hana Pay app if abnormal signs are detected, demonstrating Hana Card's ongoing commitment to customer protection.

Hana Insurance has established an FDS system to prevent non-contact financial fraud and built a framework that detects and prevents various financial incidents in advance based on 15 different scenarios. Hana Savings Bank has redeveloped its FDS to effectively prevent sophisticated financial fraud that were previously difficult to identify, and is further strengthening its capabilities to respond to financial incidents by improving existing scenarios and creating new ones.

Major Affiliates' Efforts to Prevent Incidents

Hana Bank Hana Securities Hana Card

Affiliate	Case Prevented	Loss Prevented (KRW 100 million)
Hana Bank	11,298	2,698
Hana Securities	3,531	176
Hana Card	973	251

Information Security

Information Protection and Personal Information Protection Activities

Information Protection Awareness Raising Activities

Hana Financial Group conducts information security and personal information protection training for all employees every year, including temporary and dispatched workers, to raise awareness of information security. This training includes statutory training, and monthly training is provided on the application of personal information protection laws to business operations and on information protection systems. Annual training results—including course contents and hours—are reported to the Information Protection Committee, and the plan for the following year's information protection training is also submitted. In addition, advanced training is provided according to job characteristics, and simulated phishing email exercises, etc. are conducted on a regular basis to continuously raise employees' security awareness.

Main Contents of Information Protection Training by Job Function

Executives	3 hours	• Overview of the Three Data Laws: Personal Information Protection Act, Credit Information Act
General employees	6 hours	• Personal information and pseudonymized information, collection and use of personal information, provision of personal information to third parties, disposal of personal information, rights of data subjects, Credit Information Act
IT staff	9 hours	• Overview of the Personal Information Protection Act, personal information and pseudonymized information, personal information protection principles and policies, collection and use of personal information
Information security staff	12 hours	• Overview of the three data laws, international trends in personal information protection, rights of data subjects, overview of the Personal Information Protection Act, personal information and pseudonymized information

Status of Affiliated Companies Information Protection Training

Affiliate	Training content
Hana Bank	<ul style="list-style-type: none">• Personal information protection and security training for all employees• Number of trainees: 11,333; Total training hours: 127,362 hours• Customized training in addition to regular sessions (for new hires, returning employees, group training for loan consultants)
Hana securities	<ul style="list-style-type: none">• Number of employee trainees: 1,780; Number of trainees from partner companies: 205• Established an annual information protection training plan and conducted differentiated training for all employees by rank and job function• Provided monthly information protection training for new hires and reported training results to the information protection officer• Conducted financial security education each year on a selected topic• Posted a weekly case studies of information protection cases to educate employees and enhance awareness
Hana Card	<ul style="list-style-type: none">• Number of trainees: 717• Completed nine courses, including the Personal Information Protection Act and the provision and use of customer information
Hana Capital	<ul style="list-style-type: none">• Conducted information protection and personal information protection training in the first and second halves of the year
Hana Insurance	<ul style="list-style-type: none">• Number of trainees: 797• Completed 17 information security courses including (new) The Pros and Cons of the AI Revolution Triggered by ChatGPT, (new) Violations of Financial IT Act and Personal Information Protection Act, and Ransomware Prevention Training※ Around 5 courses on average completed per person (curriculum assigned according to job responsibilities)
Hana Savings Bank	<ul style="list-style-type: none">• Provided annual mandatory training for all employees, including education on preventing personal information leakage and actual leakage cases to raise information security awareness• Reported annual plans and results of training to the compliance officer• Designated 'Information Security Inspection Day' to conduct company-wide security inspections and security training every month
Hana Asset Trust	<ul style="list-style-type: none">• Number of trainees: 206; Total training hours: 3,708 hours• Provided information security awareness training for all employees
Hana Investors Services	<ul style="list-style-type: none">• Conducted mandatory legal training once a year (personal information protection practices, information security practices)
Hana TI	<ul style="list-style-type: none">• Number of trainees: 1,161• Differentiated mandatory training content and training hours by rank/role* Executives: 3 hours, General staff (including CISO): 6 hours, IT staff: 9 hours, Information security staff: 12 hours• Conducted evaluations and surveys on the training content after completion
Hana Venture	<ul style="list-style-type: none">• Held 'Information Security Day' events once a month• Provided information protection training for all employees
Finnq	<ul style="list-style-type: none">• Total training hours: 17 hours (4 hours in the 1st half, 13 hours in the 2nd half)• Conducted information protection and personal information protection training in the first and second halves

Information Security

Information Protection and Personal Information Protection Activities

Personal Information Protection Activities

Hana Financial Group implements a variety of technical safeguards, including the detection of personal information and encryption of personal data within the database (DB) on DMZ (Demilitarized Zone) servers, as well as automatic checks to verify encryption. The Group also has pseudonymization and anonymization systems to safely use pseudonymized and anonymized information for statistical purposes. In particular, when developing new products or services, source code vulnerability checks are a mandatory part of all stages of IT development including websites (request, development, testing, deployment, etc.), and only those that have passed these checks are applied to the actual operating system.

Affiliated Companies Personal Information Protection Activities

Affiliate	Details
Hana Bank	<ul style="list-style-type: none">Received an S grade for five consecutive years in the Financial Security Institute's real-time information security assessment conducted by the Financial Services CommissionDetected personal information within personal information processing systems and encrypted personal information within databasesConducted annual incident response drills and vulnerability assessments through penetration testingProvided annual information protection and personal information protection training
Hana Card	<ul style="list-style-type: none">Achieved an S grade for three consecutive years in the real-time information security evaluationConducted comprehensive inspections and security training for all personal information processing subcontractors (173 companies)Ensured the independence of internal information protection auditors and carried out monthly and quarterly self-inspections
Hana Capital	<ul style="list-style-type: none">Internally conducted the Financial Security Institute's information security real-time evaluation in 2024 and obtained an S gradeConducted regular inspections of electronic financial infrastructure, web/app/infrastructure/management systems and reported to higher authoritiesConducted annual incident response drills and disaster recovery drillsDeveloping disaster recovery system (DR)

Affiliate	Details
Hana Life	<ul style="list-style-type: none">Conducted the Financial Security Institute's 2024 information security real-time evaluation independently and obtained an S gradeApplied technologies, such as personal information detection within Hana Life's personal information processing systems, encryption of personal data within databases, and regular inspections ; Conducted annual vulnerability assessments through penetration testingProvided annual information protection and personal information protection training, and spam email simulation for employees to enhance security awareness
Hana Insurance	<ul style="list-style-type: none">Self-conducted the Financial Security Institute's information security real-time evaluation in 2024 and obtained an A gradeMonitored and inspected abnormal signs of excessive personal information queries through the system
Hana Savings Bank	<ul style="list-style-type: none">Applied encryption technology to personal information within the database
Hana Asset Trust	<ul style="list-style-type: none">Continuously improved reliability of personal information protection through inspection of the utilization and management status of personal credit information and the information security real-time evaluationEnhanced the stability of personal information protection activities through the advancement of personal (credit) information history management processes

Affiliate	Details
Hana Alternative Assets Management	<ul style="list-style-type: none">Implemented a security vulnerability remediation process using SOAR at the Group Integrated Security Control CenterStrengthened data security and modernized the management system through systematic personal information detection (Privacy-i)
Hana F&I	<ul style="list-style-type: none">Conducted infrastructure vulnerability assessments (inspection of public server source code, penetration testing, etc.)Conducted simulated phishing email trainingDetected personal information on work terminals, encrypted personal information in the databaseConducted biannual inspections on the management status of personal information collection and destruction
Finnq	<ul style="list-style-type: none">Inspected the appropriateness of employees' personal information processing system authority (semiannually, yearly)Improved shortcomings through inspections of the personal information life-cycle (management cycle)Internally conducted the Financial Security Institute's 2024 information security real-time evaluation and achieved an S gradeEstablished a new DDoS response system to ensure service availability and stabilityRebuilt existing malware detection systems, document security systems, and wireless intrusion prevention systems to maintain and strengthen the level of information security and personal information protection

Safety and Health

Safety and Health Management System

Hana Financial Group has established a safety and health management system to ensure the safety and well-being of its employees and suppliers. Each affiliate has established response systems for disasters and emergencies and continuously provides safety training for employees to create an environment where everyone can work in a safe and healthy environment.

Safety and Health Management

Hana Bank

Hana Bank has declared the Safety and Health Management Policy that applies to all employees, customers and suppliers, to completely prevent serious accidents involving its and suppliers' employees. To put this into practice, the bank conducts safety and health compliance checks, builds management systems, and shares case studies of incidents. Visible achievements have been made through the establishment and revision of the safety and health management system and work manuals, the development of IT systems to support safety and health management tasks, and safety and health support for suppliers. In addition, the Occupational Safety and Health Committee is operated to establish the Safety and Health Management Policy and plan every year and has established a system for regularly reviewing and approving the results of implementation.

Safety and Health Management Policy

Hana Bank

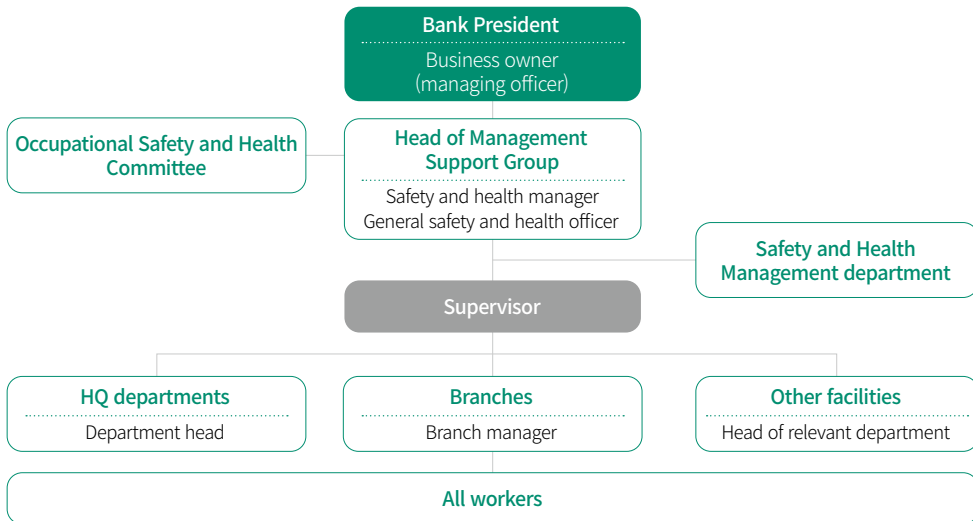
- 1 Set safety and health goals and establish and implement plans to achieve them annually.
- 2 Thoroughly comply with safety and health-related laws and regulations.
- 3 Establish and operate a safety and health management system, including a safety and health control system, and continuously improve and supplement the safety and health management system in response to internal and external environmental changes.
- 4 Actively identify and improve hazardous and risk factors within the workplace to prevent safety accidents and protect the safety, health, and well-being of employees and other workers.
- 5 Regularly conduct safety and health promotions to foster safety and health awareness and support employees and other workers in actively participating in safety and health enhancement activities.

Safety and Health Promotion System

Hana Bank

Hana Bank is efficiently operating a systematic safety and health management system that applies to all stakeholders, including employees, customers and suppliers, setting specific goals to fully eliminate risk factors and achieve zero accidents and zero incidents. To achieve these goals, Hana Bank regularly monitors the progress, and continuously improves the safety and health management system to foster a strong safety and health culture. Hana Bank assigns a Safety and Health Manager, Supervisor, and Safety and Health Management Department to form a professional and systematic safety and health management organization. Implementation plans based on safety and health policies are reviewed and approved annually by the Board of Directors, and the Safety and Health Manager takes overall responsibility for safety and health operations at worksites, while Supervisors directly manage and oversee employee safety and health in the field. The Safety and Health Management Department, under the supervision of the Safety and Health Manager, carries out specific on-site occupational safety and health tasks as needed.

Safety and Health Management Organization



Safety and Health

Safety and Health Management System

Safety and Health Management

Maintaining Safety and Health Management System (ISO45001) Certification

Hana Bank

In April 2023, Hana Bank obtained ISO 45001 certification—the occupational health and safety management system standard established by the International Organization for Standardization (ISO)—for the first time, in order to manage the safety and health of employees and customers in its business operations in a more systematic way. The surveillance audit for maintaining the certification was completed in April 2024. ISO 45001 is an international standard in the field of occupational health and safety management and is awarded to companies that build a safe working environment by proactively identifying and preventing workplace risk factors. To obtain this certification, Hana Bank underwent a document review and an on-site inspection, and, in accordance with certification requirements, conducts internal audits at least once a year to ensure the correct operation of its safety and health management system. As safety and health become increasingly important across industries, the acquisition of ISO 45001 further strengthens Hana Bank's safety and health management system.

Safety and Health Management Plan

Hana Bank

Hana Bank is placing a stronger focus on enhancing the safety and health management system and increasing external credibility to reduce industrial accidents from the previous year. To this end, the bank is establishing and revising safety and health management standards and work manuals, and continuously improving the work environment through various management activities, such as investigation of risk factors in logistics operations and satisfaction surveys of the safety and health management system. In addition, the scope of employee participation in risk assessments will be expanded, while the assessments and improvement management operations will be separated to increase the effectiveness of risk assessments. Furthermore, the bank will support accident prevention by sharing industrial accident cases with suppliers, and provide safety and health education to suppliers to ensure proper implementation of their management systems related to the Serious Accidents Punishment Act, thereby promoting a safety and health culture both inside and outside the organization.

Strengthening Safety and Health Management for Partner Companies

Hana Card

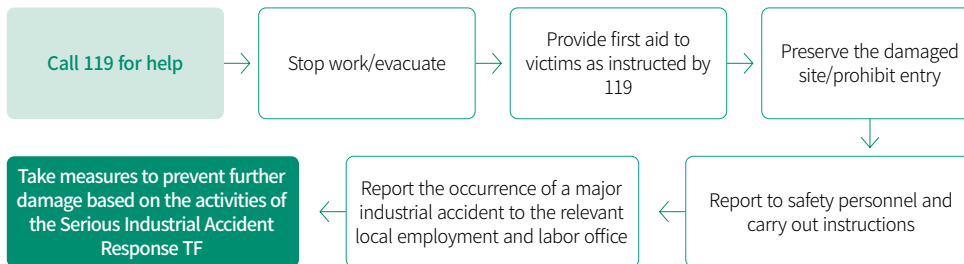
Hana Card strengthens safety and health management for in-house subcontractors by regularly convening safety and health council meetings and conducting joint safety and health inspections. In accordance with the operating guidelines for the safety and health council, Hana Card inspects its work sites every week, and holds monthly safety and health council meetings to discuss safety and health issues and subcontract agreements. In addition, thorough inspections are conducted each quarter to identify and address hazardous or dangerous elements in the workplace. During the outsourcing process, suppliers are selected based on evaluation criteria to assess their capacity to prevent industrial accidents.

Industrial Accident and Emergency Response System

Hana Bank

Hana Bank has developed a dedicated emergency response manual for emergencies such as safety and health accidents and has shared it internally to enable systematic responses. In particular, to prepare for emergencies such as cardiac arrest, the bank provided fire response training videos to employees at headquarters, and practical training on cardiopulmonary resuscitation (CPR) and the use of automated external defibrillators (AEDs). In addition, safety patrol inspections are carried out for its buildings, and fire evacuation masks are installed on every floor of 216 buildings with three or more floors —such as the Euljiro headquarters, Myeongdong offices and branches—to prevent suffocation incidents during a fire.

Rules of Conduct in the Event of a Serious Industrial Accident



Safety and Health

Safety and Health Management System

Mock Drills for Employee Safety Management

Hana Financial Group conducts systematic drills simulating various disaster scenarios to enhance employees' crisis response capabilities. Through regular practical exercises and training, employees are prepared to respond swiftly and accurately in emergency situations. The Group is committed to building a safe work environment and ensuring organizational sustainability.

Cardiopulmonary Resuscitation (CPR) and Defibrillator (AED) Training Campaign

Hana Financial Group conducted a training campaign on CPR and the use of AED to raise employees' awareness of safety and health and enhance their emergency response capabilities. The campaign was designed to improve employees' practical ability to respond rapidly and appropriately to save precious lives within the golden hour of four minutes in emergencies such as cardiac arrest. The training, conducted with specialized instructors appointed by fire stations and health centers, included both preliminary safety education and hands-on practice of CPR and the use of AED. The employees received systematic training combining theories and practice and equipped themselves to respond confidently and effectively without panic in emergency situations. In particular, Hana Securities has installed AEDs at 30 branches throughout the country and plans to further expand installations and provide regular training, thereby ensuring the safety and health of employees and local communities and actively practicing ESG management.



Integrated Data Center Fire Suppression and Evacuation Drills

Hana TI

Hana TI conducts annual fire suppression and evacuation drills at its integrated data center to enable quick response in disaster situations. These drills are held once a year in collaboration with the Incheon Seobu Fire Station and comprehensively simulate real disaster and fire scenarios—from fire reporting, situation dissemination and dispatch of firefighters, to emergency response measures.

Conducting Mock Drills for Disaster Preparedness

Hana Financial Group conducts Risk and Control Self-Assessment (RCSA) to manage operational risk and ensure business continuity (twice a year, once in the first half and once in the second half). In the first and second half of every year, the Group assesses the levels of operational risks and establishes response measures against high-risk matters. In addition, business continuity plans are prepared to respond to crises, and regular drills are conducted to identify areas for improvement. In particular, Hana Financial Group check the tasks and response capabilities of emergency response teams and verify the effectiveness of business continuity plans through BCP (Business Continuity Planning) drills simulating actual disaster situations. Based on the results of these drills, we continue to enhance our crisis response systems and strengthen the organization's recovery capabilities.

Safety and Health

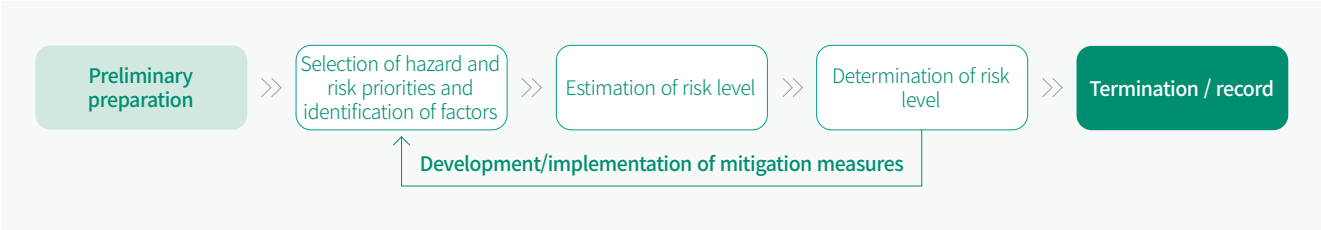
Safety and Health Management Activities

Safety and Health Management Activities

Hana Bank

Hana Financial Group considers employees’ safety to be its top priority and makes every effort to eliminate risk factors. To strengthen safety management, Hana Bank conducts risk assessments and, based on the results, establishes and continuously implements reduction measures for hazardous and dangerous factors identified in the workplace (annually; additional assessments are conducted as needed when constructing, modifying, or relocating structures). Through safety inspections, the bank improves risk factors with a high potential for accidents in the workplace, addresses deficiencies in facilities and eliminates accident risks. In addition, at safety and health meetings, feedback and suggestions from workers regarding safety and health are collected through discussions and suggestion boxes, and any identified risks are actively addressed in accident prevention efforts.

Risk Assessment Process



Status of Supplementary and Improvement Measures for Hazardous and Risk Factors

Hana Bank

	Current Status	Response
Improvement measures in 2024	HH ¹⁾ (2 cases)	2 cases completed
	H ²⁾ (104 cases)	104 cases completed
Risk assessment in the 2nd half of 2024	106 high-risk cases identified	Established plans for improvement measures

1) HH (High-High): Highest level of risk
2) H (High): High level of risk



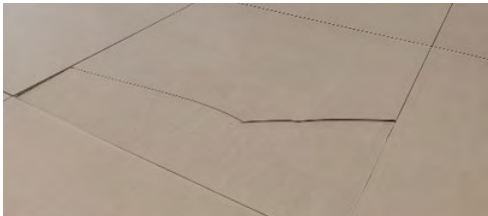
Rate of Risk Mitigation Implementation

100%

Risk Assessment Improvement Case

According to the results of risk assessments, Hana Financial Group carried out floor maintenance work within the Integrated Data Center to ensure safe walking conditions for employees and eliminated the risk of accidents by supplementing and improving safety facilities. These efforts have reduced the number of industrial accidents and provided a safer environment.

Before improvements



Risk of pedestrian tripping due to floor damage



After improvement



Ensured pedestrian safety through floor repair works

Safety and Health

Safety and Health Management Activities

Safety and Health Management Activities by Affiliated Companies

Hana Financial Group conducts systematic safety and health management activities to create a work environment where both employees and partner company staff can work with peace of mind.

Hana Bank	<ul style="list-style-type: none">• Safety and health education for employees (quarterly)• Risk assessment training for supervisors (annually)• Annual training on cardiopulmonary resuscitation (CPR) and the use of automated external defibrillators (AEDs) for employees• Disaster prevention activities including fire evacuation drills
Hana Securities	<ul style="list-style-type: none">• Install a total of 30 AEDs at 29 major branches and the headquarters• Practical training on CPR and the use of AEDs
Hana Card	<ul style="list-style-type: none">• Weekly worksite inspections, monthly safety and health council meetings and quarterly joint safety and health inspections for the safety and health management of in-house subcontractors
Hana Life	<ul style="list-style-type: none">• Fire drills for employees
Hana Insurance	<ul style="list-style-type: none">• Operation of a safety and health council with the building maintenance service provider
Hana Savings Bank	<ul style="list-style-type: none">• Annual health check-ups and CPR training for employees
Hana F&I	<ul style="list-style-type: none">• Annual health check-ups for employees and their family members
Hana TI	<ul style="list-style-type: none">• 44 environmental improvement activities, 13 statutory inspections, and 13 health promotion programs• 73 safety and health training sessions and emergency drills at the Integrated Data Center

Safety Inspections of Physical Assets

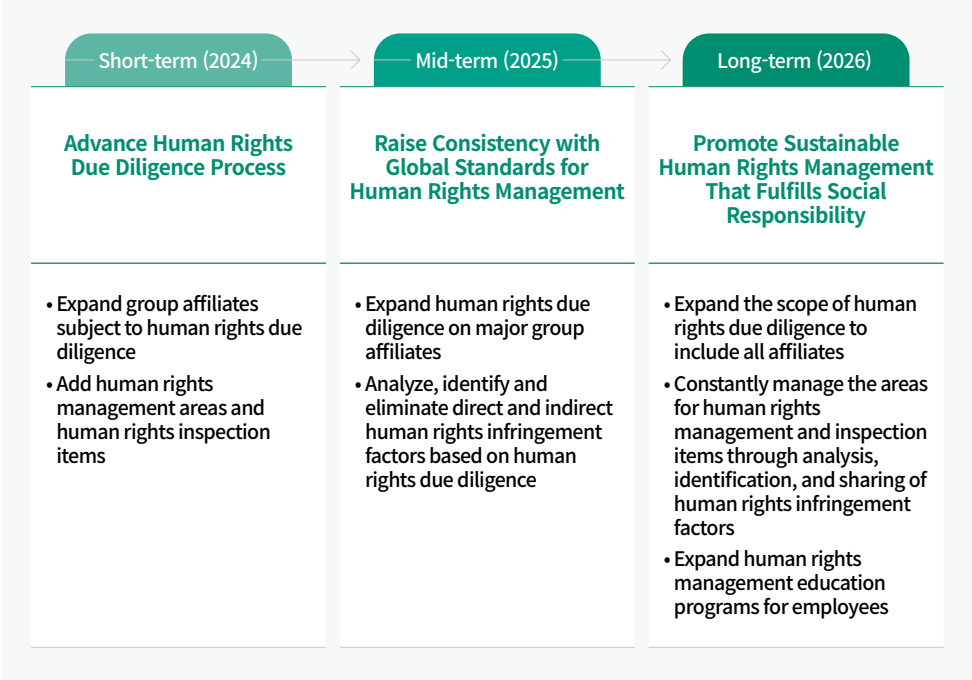
Hana Alternative Assets Management

Hana Alternative Assets Management has established rigorous safety and health management standards for its physical assets, and in particular, conducts regular safety inspections twice a year (at least once per half-year) on assets directly managed through subcontracting and service or consignment contracts. During inspections, risk factors with a high likelihood of causing accidents are proactively identified and mitigated, and defects in facilities are promptly addressed to eliminate potential hazards. Regular safety and health meetings are held to collect feedback from field workers, and risk factors identified through suggestion boxes are actively reflected in preventive measures, promoting effective accident prevention activities.

Human Rights Protection

Human Rights Management System

Mid- to Long-Term Goal for Human Rights Management



Human Rights Management System

Principles of Human Rights Management and Scope of Application

Hana Financial Group continuously monitors risks and impacts related to human rights through the human rights due diligence process, actively working to address potential human rights violations. If any human rights infringement is identified, the Group makes every effort to provide immediate and fair solutions.



Human Rights Management System of Affiliated Companies

Hana Card	<ul style="list-style-type: none">• Annual workplace harassment prevention training for all employees• Quarterly announcements of multiple channels for handling workplace harassment and grievances, including contacts for HR representatives, the labor union, and external counseling channels
Hana Insurance	<ul style="list-style-type: none">• Revision of operating guidelines for the whistleblowing system and whistleblower protection
Hana F&I	<ul style="list-style-type: none">• Implementation of measures to prevent workplace harassment
Hana Investors Services	<ul style="list-style-type: none">• Annual mandatory legal training (sexual harassment prevention, workplace bullying prevention, disability awareness improvement)• In 2024, 178 employees completed the training; no grievances were reported
Hana TI	<ul style="list-style-type: none">• Annual education on workplace harassment prevention• Internal communication and education to prevent recurrence of workplace harassment cases
Finnq	<ul style="list-style-type: none">• Establishment of whistleblowing system regulations and notification of operating procedures

Human Rights Protection

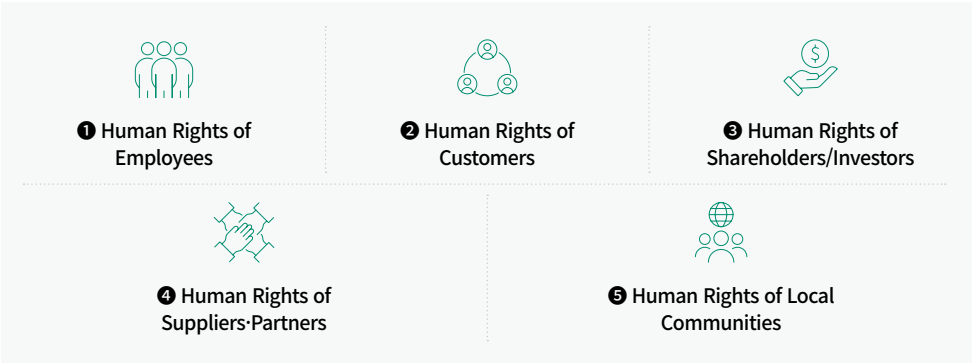
Human Rights Management System

Human Rights Management Policies and Guidelines

Hana Financial Group has set ‘Growing Together, Sharing Happiness’ as its core mission, faithfully fulfilling its social responsibilities and seeking shared growth with stakeholders. In this respect, the Group has enacted ‘Code One’ (Hana Financial Group’s code of ethics), which outlines ethical values and standards of behavior, to practice human rights-centered management.

Hana Financial Group actively supports international human rights principles outlined in the UN Universal Declaration of Human Rights and the Guiding Principles on Business and Human Rights, and strictly complies with labor standards in accordance with International Labor Organization (ILO) recommendations, including the health and safety of workers, reasonable working hours, and collective bargaining. Human trafficking, forced labor, and child labor are strictly prohibited in all of the Group’s business activities. The same human rights standards are required of all stakeholders—including employees and suppliers, partners, and merger and acquisition targets—with whom Hana Financial Group maintains business relationships, in order to prevent human rights violations and promote a culture of respect for human rights.

Hana Financial Group Human Rights Statement



Conducting Human Rights Impact Assessment

Hana Financial Group conducts human rights due diligence based on the human rights management principles defined in its Human Rights Statement and is strengthening sustainable management through human rights due diligence consistent with global standards. Through this process, the Group identifies and eliminates factors that could cause direct or indirect human rights violations. In addition, the scope of human rights due diligence is continuously being expanded to include all affiliates, thereby raising awareness of human rights issues among major affiliates and improving the effectiveness of human rights due diligence.



1) Customers, employees, children, women, local residents (native), migrant workers, shareholders, and suppliers
2) Forced labor, child labor, discrimination, human trafficking, equal remuneration, freedom of association and collective bargaining, health and safety

Human Rights Protection

Human Rights Management System

Human Rights Surveys

Hana Financial Group conducts annual human rights assessments at its business sites to manage human rights risks that may arise among employees and suppliers, and reviews the human rights status of all stakeholders, including potential merger and acquisition targets. In particular, management areas and inspection items related to shareholder rights protection have been added for more detailed assessments. In the 2024 human rights assessment, a total of five stakeholder groups and fifteen human rights management areas were established, and based on these, 20 inspection items were thoroughly assessed. No serious or new types of human rights violations were found in the assessment.

Human Rights Risk Identification

Hana Financial Group complies with global human rights management standards and actively practices human rights management for sustainable management based on the Group's Human Rights Statement. In particular, to accurately identify human rights risks that may arise for each stakeholder group, the Group conducts regular reviews and assessments in accordance with the UN Human Rights Council's 'Guiding Principles on Business and Human Rights'. Through these efforts, improvement tasks are identified, and continuous efforts are made to preemptively detect and eliminate potential human rights violation risks.

Human Rights Training

Hana Financial Group continuously conducts human rights training to raise awareness of human rights among employees and prevent human rights violations. In particular, all employees receive sexual harassment and workplace bullying prevention training at least once

a year, ensuring that everyone can contribute to creating a happy and healthy workplace culture.

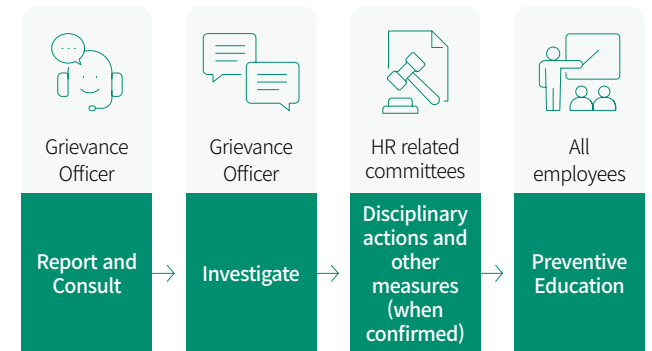
Complaint Management System

Hana Financial Group operates an employee complaint management system to prevent human rights violations that employees may experience in the course of their work and to effectively resolve various grievances. Employees can freely report their complaints or difficulties through various channels, including the internal complaint center bulletin board, telephone and email, and all reports are kept strictly confidential. Upon receipt of a report, Hana Financial Group immediately consults with the relevant department and the employee in question, and promptly informs them of the outcome. In addition, the responsible department of each affiliate establishes and implements practical and effective measures to protect employees, including personnel actions, in cooperation with relevant departments, if necessary.

Prevention of Discrimination and Harassment

Hana Financial Group has established a dedicated reporting center to respond promptly to sexual harassment, discrimination and bullying that may occur in the workplace and investigates the cases reported through various channels, such as telephone and email. The identities of whistleblowers and victims are strictly protected, and diverse measures are taken to prevent any personnel disadvantages, ensuring thorough protection for victims. In addition, we have clear internal standards for swift action and recurrence prevention in the event of an incident and all employees are required to complete at least one annual training session on the prevention of sexual harassment and workplace bullying to foster a healthy and respectful work environment.

Response Process for Workplace sexual harassment, harassment or discrimination



Implementation of Workplace Harassment Measures

In 2024, Hana Financial Group received a total of 19 reports on workplace harassment. For all reported cases, investigations were conducted with strict confidentiality, with top priority given to restoring a safe and healthy work environment for the victims. For cases identified as workplace harassment, immediate disciplinary actions were taken and appropriate protective measures were implemented for the victims.



Implementation of measures against sexual harassment, bullying and discrimination

24 cases registered 24 cases handled

* Based on all affiliates of Hana Financial Group in 2024 (including Hana Bank, Hana Securities, Hana Life, Hana Insurance, Hana TI)

Human Rights Protection

Human Rights Management System

Results of Human Rights Impact Assessments

Hana Financial Group conducts human rights impact assessments to identify and proactively prevent major human rights risks that may arise in connection with all stakeholders, including customers, employees, suppliers, local communities and shareholders. Based on the results of these assessments, the Group continuously implements mitigation measures addressing stakeholders* identified as vulnerable to human rights risks.

Stakeholder	Human Rights Management Areas	Risk Mitigation Activities	Mitigation Action Implementation Details		Issues	Rate of Mitigation Actions Taken
Customers	• Customer information protection	• Information security training for employees	• No. of customer personal information breach incidents: 3	• No. of employees participating in information security training: 15,994	0 case	100%
	• Consumer protection	• Customer complaint management	• No. of repeated complaint: 0			
	• Policy for the financially underserved	• Financial support for the financially underserved	• Amount of support for the financially underserved (e.g., good loan holder of credit recovery): KRW 18.3 billion			
Employees	• Prohibition of forced and child labor	• Operation of PC-off system • Incorporating normalization of working hours in KPI • Prohibition of child labor	• Compliance with statutory working hours and on-time clock-in/out with implementation of PC-off system • Guarantee of lunch breaks	• Incorporated normalized working hours into Hana Bank's KPI • Prohibition of child labor	0 case	100%
	• Freedom of association and collective bargaining	• Labor-management cooperation and frequent labor-management meetings	• No. of Joint Labor-Management Fund of Hana Financial Group and labor-management meetings held: 104 meetings	• Labor unionization rate: 90.22%		
	• Respecting diversity and prohibiting discrimination	• Compliance with gender equality laws • Ensuring employee diversity	• Inclusion in the Bloomberg Gender Equality Index for three consecutive years • Operation of 4th Hana Waves	• Ratio of female Employees at Hana Bank: 62.77%		
	• Health and safety	• Conducting medical examination for employees • Operation of employee medical cost support system • Operation of psychological counseling sessions for employees	• No. of employees who took medical examination: 10,675 • No. of cases of receiving medical assistance: 4,527	• Providing psychological counseling sessions for employees		
	• Prevention of sexual harassment	• Sexual harassment prevention training for employees • Operation of dedicated reporting channel for employee sexual harassment incidents	• No. of participants in sexual harassment prevention training: 12,561	• No. of cases of sexual harassment, bullying, and discrimination reported: 24, No. of cases handled: 24		
	• Support for work-life balance	• Support for childbirth and childcare, implementation of reduced working hours	• Support for childbirth and childcare, implementation of reduced working hours			
Partners	• Emotional laborer protection • Integrity and ethics pledge system	• Operation of consultant protection system • Implementation of integrity and ethics pledge system	• No. of cases of blacklisted consumers and exclusion of abusive customers from counseling: 10 • Execution of integrity · ethics pledge	• Establishment of a Protection Manual for Customer Service Representatives • Psychological counseling sessions for customer service representatives	10 cases	100%
Local Community (including indigenous people and migrant workers)	• Human rights review in large-scale lending, investments • AML policy	• Applying the Equator Principles screening • AML training for employees	• No. of Equator Principles screenings: 8 • No. of employees who attended AML training: 298,453		0 case	100%
Shareholders	• Shareholder rights protection	• Hosting company briefing sessions	• No. of public disclosures related to corporate briefings: 18		No human rights risks	

* Stakeholders vulnerable to human rights risks: Suppliers (main human rights risk: human rights violations related to emotional labor by customer-facing staff)

Human Rights Protection

Human Rights Protection Activities

Promotion of Human Rights Protection Activities

Whistleblower System

Hana Financial Group provides channels such as the website, telephone, e-mail, meetings, and employee applications to report employee offenses and misconduct, personnel-related misconduct, and cover-up of incidents. We guarantee anonymity of informants and confidentiality of the contents of reports in accordance with the provisions of the Whistleblower Reporting System and Reporting Procedures, and impose strict disciplinary action in case of violation of informant protection. In addition, if a report contributes to loss prevention or generates benefits for the company, rewards are provided to encourage use of the whistleblower system. Hana Bank's external reporting platform, 'Red Whistle,' is also in active operation.



Internal Reporting Status

30 cases registered | 30 cases handled

* Based on all affiliated companies of Hana Financial Group as of 2024
(including received and processed cases from Hana Financial Holdings, Hana Bank, and Hana TI)

Code One Human Rights Management Practice

Hana Card

Hana Card practices 'Code One' human rights management in compliance with the Group's Human Rights Statement to achieve healthy growth with all stakeholders. Based on decision-making criteria and codes of conduct that reflect ethical values, Hana Card carries out detailed and constant human rights management activities, establishing and implementing relevant plans. Detailed activities include online education on ethical management, all employees' pledge to practice the ethical charter, self-assessments on ethics in the first and second half of the year and self-assessments on gender sensitivity and workplace harassment, etc.

Customer Service Employees Protection Activities

Hana Bank

Hana Card

Hana Life

Hana Savings Bank

Hana Financial Group operates various internal programs and related training to protect the human rights of customer service employees. Hana Bank implements the 'Hana Employee Care Program' to minimize the mental and emotional harm that employees may experience during customer interactions, protecting them from problematic customer behaviors such as verbal abuse, sexual harassment and physical assault. We aim to utilize this program to foster a sound financial culture by systematically managing problematic customers.

Hana Card and Hana Life offer training sessions on human rights protection to alleviate the emotional burden of customer service employees, and have introduced an Employee Assistance Program (EAP) to provide psychological counseling services to support their mental well-being. Hana Savings Bank also conducted human rights protection training for customer service employees in 2024, with a total of 39 employees participating.

Various reporting channels are available, including email, in-person meetings, and an employee-only application. In accordance with internal reporting and whistleblowing procedures, the identity of whistleblowers and the content of reports are strictly kept confidential, and clear standards are in place to enforce disciplinary action in the event of a violation of whistleblower protection. Appropriate rewards are also offered if a report contributes to loss prevention or value creation for the company, encouraging active use of the whistleblowing system. Additionally, Hana Bank actively utilizes its external reporting channel, 'Red Whistle.'

Human Rights Protection

Human Rights Protection Activities

Establishment of Healthy Labor-management Relations

Hana Financial Group fosters a healthy and cooperative labor-management relationship through continuous dialogue between the company and its employees. To this end, each affiliate promotes mutual trust and understanding by actively utilizing various communication channels such as labor-management councils and labor-management meetings. In particular, Hana Bank operates a joint labor-management organization and holds regular and as-needed meetings to further strengthen cooperation and communication between labor and management.



Number of joint labor-management organization and labor-management meetings

104

Hana Financial Group's Commitment to Respecting Workers' Rights

Hana Financial Group respects the labor rights of all stakeholders, including employees, suppliers, and business partners, and complies with the labor laws of the regions where its business sites are located.

- 1 All workers must receive fair wages that allow them to maintain a decent standard of living without discrimination based on gender, race, color, ethnicity, or nationality. Excessive working hours should be prevented to ensure work-life balance and the opportunity for a happy family life, and legal maximum working hours must not be exceeded.
- 2 All workers must be guaranteed at least one day off every seven days, and in the case of overtime work, they must receive overtime pay higher than their regular wages or be granted equivalent compensatory leave.
- 3 In the event that an employee must be dismissed for any reason, the legally required minimum notice period must be observed.

Promotion of joint labor-management culture of co-prosperity

Hana Bank

In February 2024, as part of joint labor-management social contribution activities, Hana Bank's labor and management donated an ambulance to the Korea Labor Welfare Center. They have continued to participate in joint donation activities to support environmental organizations and vulnerable groups, such as the Net Zero 2050 Climate Foundation, Down Regional Children's Center, and Han Seok-bong Calligraphy and Art Association. Hana Bank is committed to further expanding its unique culture of labor-management co-prosperity through continued cooperation.

Labor-Management co-prosperity Agreement Ceremony

Hana Securities

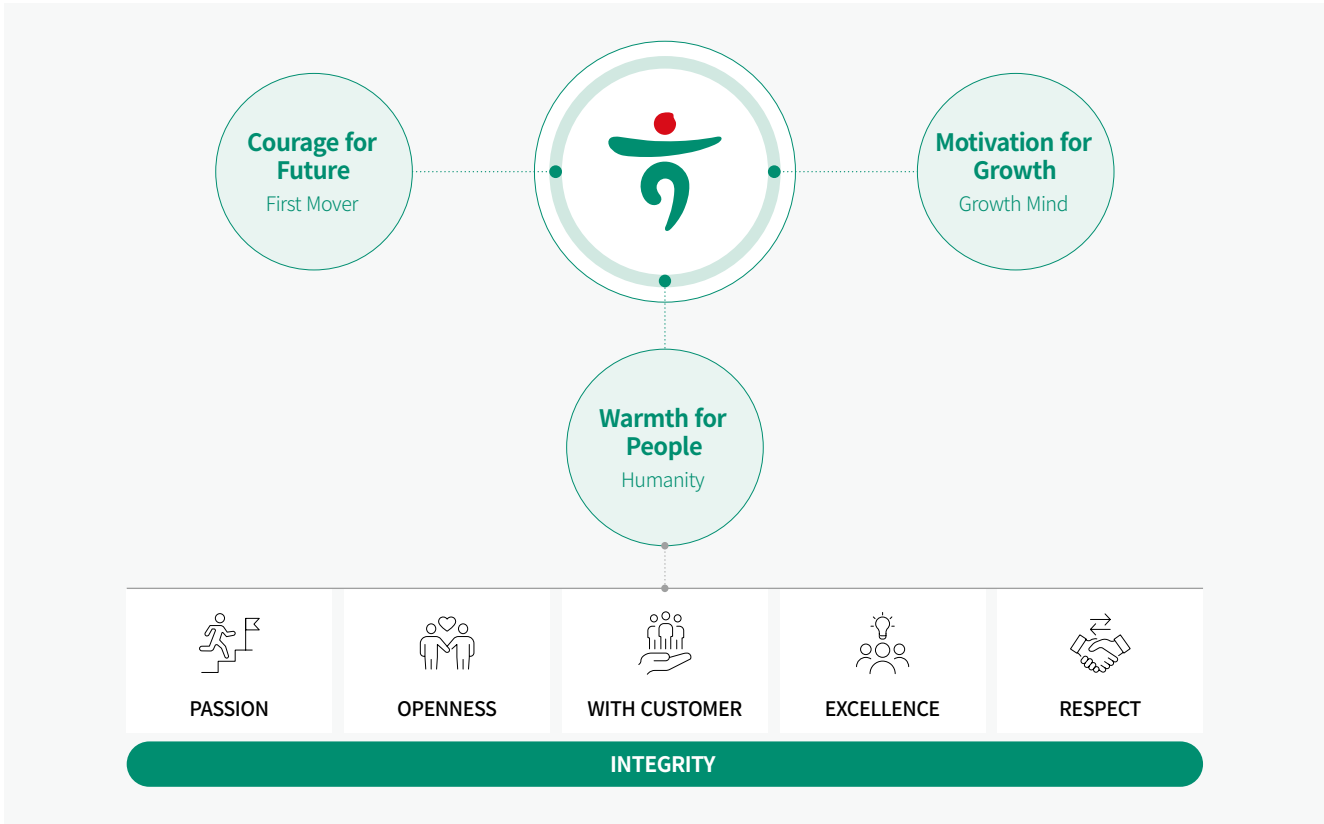
Hana Securities held a labor-management co-prosperity agreement ceremony to actively cooperate in establishing an organizational culture of mutual growth. Building on this commitment, both parties pledged to further strengthen the foundation for the company's development, aiming to become a leader in the financial investment industry.

Human Resource Development

Talent Management

Direction of Talent Management

Since 2024, Hana Financial Group has been implementing a new talent model based on co-prosperity with all stakeholders, with the aim of providing the highest value to customers and making a positive and innovative impact on society. We plan to actively incorporate this new talent model across all aspects of HR practices, including recruitment, employee education and development, and performance evaluation.



Behavioral Change Indicators for Employees and Leaders

Warmth for People	
Employees	Leaders
One-team mindset	Respect and consideration
Recognition of diversity	Clarification of collaboration tasks
Active participation in collaboration	Fostering cooperation and generating synergy

Courage for Future	
Employees	Leaders
Change and innovation-oriented mindset	Leading change and innovation
Quick execution	Support for quick execution
Striving for excellence	Leading by example

Motivation for Growth	
Employees	Leaders
Setting growth goals	Guidance on establishing goals for growth
Implementation of growth plan	Coaching and feedback for growth
Self-motivation	Fostering an environment for growth

Human Resource Development

Talent Management

Talent Recruitment

Strategy for Outstanding Talent Recruitment

Based on the company’s mid- to long-term future strategy and business plan, Hana Financial Group establishes a talent pipeline development strategy by identifying hiring needs and securing talents based on analysis of the competencies of required employees, workload, and staff composition by position, and conducts regular recruitment and open recruitment in accordance with the strategy. In addition, to provide opportunities to diverse talents, the group operates experiential internships, proactively identifying and giving preferential treatment in subsequent recruitment processes to those with excellent capabilities.

Strategy for Outstanding Talent Recruitment

Hana Securities	<ul style="list-style-type: none">• Provide customized job training for new hires to help them adapt to the organizational culture and improve their understanding of their roles• Provide customized on-site job training to new employees hired through the 2024 specialized high school special recruitment program• Foster specialized talent with strong field adaptation and organizational loyalty by expanding recruitment diversity
Hana Card	<ul style="list-style-type: none">• Recruit talent by taking into account the company’s future strategies and potential for job rotation• Provide job training programs focused on the card business and data processing
Hana F&I	<ul style="list-style-type: none">• Implement internship programs in partnership with universities
Hana Investors Services	<ul style="list-style-type: none">• Offer open recruitment opportunities through rolling hiring• Secure outstanding talent through cooperation between specialized high schools and the industry
Hana TI	<ul style="list-style-type: none">• Participate in the 2024 joint job fair for the financial sector and operate internship programs• Utilize recruitment briefings and coffee chats to build a talent pool for key positions
Finnq	<ul style="list-style-type: none">• Establish strategies to recruit top talent through enhanced external reputation management and direct sourcing, while retaining key internal talent

Fairness in Recruitment

Hana Bank

Hana Bank ensures fairness in the recruitment process by utilizing professional external agencies and convening a recruitment advisory committee at the stage of planning and selecting successful candidates to manage the fairness and transparency of recruitment. Additionally, to prevent discrimination based on educational background, major, gender, age or religion, blind interviews are conducted.

Recruitment Considering Social Responsibility

Hana Bank

Hana Bank is continuously expanding inclusive recruitment to fulfill its social responsibility by hiring individuals with disabilities, veterans, and graduates from specialized high schools. In particular, the bank actively participates in job fairs for veterans and in high school graduate recruitment fairs for specialized high school talent, and works in collaboration with organizations such as the Korea Student Aid Foundation and the Korea Chamber of Commerce and Industry to promote employment opportunities for high school graduates, to strengthen its commitment to diversity and inclusion.

Human Capital Return on Investment(ROI)

Category	Unit	2022	2023	2024
Total Revenue (A)	KRW million	70,156,000	69,702, 001	816,291,230
Total Operating Expenses (B)	KRW million	4,432,949	4,408,272	45,302,690
Total Employee-related Expenses (C)	KRW million	2,758,669	2,615,940	26,281,480
Human Capital ROI (A-(B-C))/C	-	24.82	37.89	30.34

Human Resource Development

Employee Training

Career Development Programs

Hana Financial Group operates a variety of competency development programs to strengthen job-specific expertise for all employees. These programs are available to all employees in the Group, regardless of their employment type, e.g., permanent, contract-based, or part-time, and everyone can receive training appropriate for their roles and positions. In particular, Hana Bank continuously renews its job-centered Career Development Program (CDP) to help employees develop specialized competencies in their job fields and comprehensive counseling skills in preparation for changes in the financial sector. There are six job areas (Corporate Finance, Personal Finance, Foreign Exchange, Risk/Funds, Global, Digital), and employees can track their growth through Levels 1 to Level 3 in each area. To achieve Level 2, employees must pass a 'Level Test' to verify their competency, and Level 3 is granted upon approval by the CDP Level 3 Certification Committee to ensure objectivity. In addition, various training opportunities, including in-house and external programs, support employees in achieving their CDP, and training for acquisition of certifications is also provided. The 'Global Expert Training Course' strengthens global competencies with the aim of building a pool of experts for overseas assignments; selected employees receive several months of language training as well as support for language exam fees, and are given priority for placement at overseas branches after completion. Hana Bank also supports employees who meet certain criteria (length of employment, GPA, etc.) to obtain graduate degrees.

'Job Festival' and 'Imagination Ground' Knowledge Sharing Platform

Hana Bank

Hana Bank operates the 'Job Festival,' a quiz competition based on voluntary employee participation, and 'Imagination Ground,' a knowledge-sharing platform for innovative ideas and research activities. The Job Festival is a quiz tournament where employees compete in job-related knowledge, in categories such as asset management, household loans, corporate loans, import/export and foreign exchange. After an online preliminary round, the top 100 scoring employees advance to the offline finals, where they compete in person to determine the final Top 5. 'Imagination Ground' is an event where teams of employees with shared interests propose and share innovative ideas and present the results of research conducted over a year.

Asset Management and Global Specialization Course

Hana Bank

Hana Bank operates the 'Advanced Course in PB Asset Management (in collaboration with Seoul National University Business School)' to expand professional knowledge through an academic approach to financial markets and to strengthen innovative asset management capabilities. Among the Bank's GOLD PBs and VIP PBs who are experts in asset management, the Bank selects outstanding talents based on their sales performance and self-development efforts, and provides them with the highest level of educational opportunities to acquire various advanced financial techniques and develop insights into various financial issues. Additionally, through the 'Global mini MBA' program run by the Financial Training Institute, employees enhance their understanding of global financial markets and environments for overseas expansion, and develop as specialized professionals with international competencies; in 2024, 30 employees participated through an open application process.

Education Programs Focusing on Job Functions

Hana Securities

Hana Investors Services

In 2024, Hana Securities operated job-related training courses tailored to job levels (Levels 1~2) for WM, IB, S&T, and HQ common groups, with 1,339 employees participating in a total of 91 group courses. In addition, Hana Securities launched the 'Next Leader Course,' a new step-by-step leadership program, to nurture future talent; the Step 1 course was held six times, with a total of 364 employees completing the program.

Hana Investors Services has a variety of job-centered training programs to strengthen expertise in the areas of digital, finance, and audit. Key programs include the DT talent development program, the financial talent development program of the Korea Financial Investment Association, and the internal audit techniques program offered by the Korea Productivity Center.

Human Resource Development

Employee Training

Leadership Training Program

Hana Financial Group systematically develops the leadership capabilities of its employees through a variety of tailored training programs for each position. Hana Bank provides essential training and examinations required for promotion to staff and assistant manager levels, and all training programs for managers are thoroughly evaluated and actively incorporated into the succession planning process for selecting candidates for executive promotion. Candidates for executive promotion are identified in advance and provided with mandatory training, and even after promotion, continuous leadership training is offered to further enhance their capabilities. In 2024, a ‘Leadership Trip for Department Heads’ was held, and leadership courses were subdivided by position—e.g., part leaders and self-leaders—to build a strong pool of leadership talent. Through these programs, we support executives and managers in responding effectively to a rapidly changing business environment.

Leadership Training Program Status

Hana Bank

Training Name	Training Content	Target and Number of Participants
Leadership Trip for Branch Manager	Exploring historical cases of leadership	538 branch managers and 83 heads of department
In-house Coach Course	Enhancing coaching skills for promoting a coaching leadership culture	15 branch managers
Leadership Course for Each Position	Establishing leadership according to the leadership pipeline and spreading the leadership way	122 part leaders and 241 self-leaders
Coaching Leadership Course for Branch Managers	Strengthening branch management leadership based on on-site issues	79 branch managers
New Sales Branch Managers Course	Enhancing sales strategy competence and awareness of roles as branch manager	104 new branch managers and 22 new heads of department
Promotion Course	Establishing leadership roles according to the changed positions	146 managers, 51 supervisors, 93 employees

ESG Training Program

Hana Bank

Hana Asset Trust

Hana TI

Hana Financial Group constantly provides ESG training to raise ESG management awareness among employees. In 2024, ESG-related education was provided to all affiliates of the Group, covering topics such as the definition of ESG, strategies to respond to climate change, and the creation of social value. At Hana Bank, a total of 149 employees participated in the training. Since 2023, Hana Asset Trust has conducted offline group training for all employees on basic concept of ESG, strategies, and management activities under the leadership of Holding Company's ESG Growing Together Team, with 177 employees participating in 2024. Since 2023, Hana TI has included ‘Understanding Hana Financial Group’s ESG Activities’ as part of its onboarding program, fostering awareness of the importance and practical implementation of ESG management among new hires. In 2024, in connection with this program, 45 new employees also participated in social contribution activities such as elementary school mural painting, improvement of educational environments at local children's centers and briquette delivery.

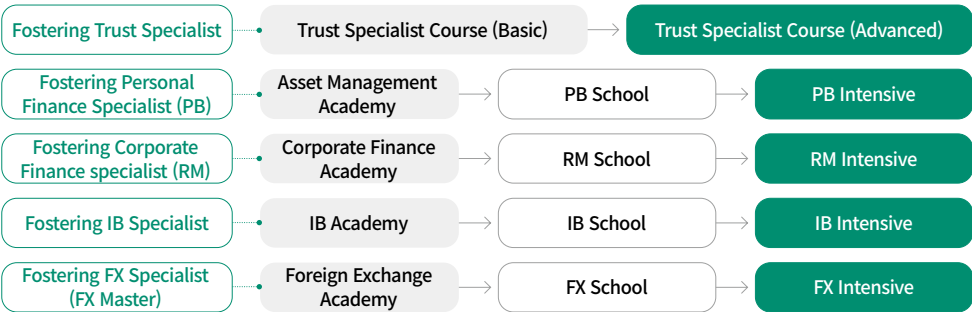
Human Resource Development

Employee Training

Financial Professional Development Program

Hana Bank

Hana Bank operates a variety of competency development programs to strengthen the financial expertise of its employees. As part of such efforts, the Bank systematically supports employees in building their expertise by offering specialized training courses for key financial fields such as trust, private banking (PB), corporate finance, investment banking (IB) and foreign exchange.



Foreign Exchange Knowledge Contest

Hana Bank

To enhance employees' capabilities and expertise in foreign exchange, Hana Bank holds an annual foreign exchange knowledge contest called the 'Foreign Exchange Golden Bell.' The 2024 competition consisted of regional preliminaries and online preliminaries conducted via a live commerce broadcast on Hana Bank's mobile app 'Hana 1Q'. Up to 8,200 employees participated in online preliminary round, and the finals featured questions across all areas of foreign exchange, including laws and regulations, products and services, import/export, and FX dealing. This competition motivates employees to continually develop their foreign exchange expertise.

2024 Foreign Exchange Specialist Fostering Program Enrollment

Hana Bank



Employees' Certification Acquisition Support

Hana Bank

Hana Securities

Hana Life

Finnq

Hana Financial Group provides the employees with financial support for the costs of training, exam fees, and recertification training required to obtain job-related or advanced professional certifications in order to help them proactively develop their careers (excluding hourly employees, temporary employees, and part-time employees).

Hana Bank Certification Support

Field	Type of Certification
Asset Management	Fund advisors, FPs, investment advisors, retirement planners, AFPK, CFP, pension consultation expert
Foreign Exchange	Type 1 foreign exchange specialist, type 2 FX specialist, international trade specialist, international finance specialist, CDCS, CSDG
Corporate Finance	Credit analysts, credit officers, technical credit assessors, CRA, FRM, CFA
Digital	ADsP, ADP, SQLD, DAsP, DAP, Big data analyst, COS, COS Pro, SQLP

In particular, Hana Securities has a program to support employees in obtaining financial certifications every year to enhance their financial expertise. In 2024, the scope of support was expanded to include international certifications such as CAIA, FDP and FRM, resulting in 243 employees obtaining new certifications. As a result of these efforts, Hana Securities developed a total of 1,799 financial professionals as of the end of 2024. Hana Life offers job-centered training programs and provides incentives and recognition bonuses to employees who obtain job-related certifications, actively promoting talent development through various systems. Finnq also supports employees in preparing for the MyData Manager Certificate exam.

Human Resource Development

Employee Training

Digital Talent Development Program

Hana Bank

Measurement and Evaluation of the Effectiveness of Digital Talent Development Programs

Program Description	<ul style="list-style-type: none">Hana Bank operates ‘DT University,’ a group-wide integrated digital training program, with the goal of developing well-rounded talent equipped with both financial knowledge and digital capabilities. As a shared education platform to accelerate digital transformation across the Group, DT University cultivates experts in three areas, i.e., Digital Biz, Digital IT, and Innovative Technology, and enables employees to track their development through Levels 1 to 3. In addition, the program offers a variety of field-customized courses on topics such as generative AI, Tableau and data in an effort to nurture professionals to lead digital finance.
Purpose of the Program and Business Benefits	<ul style="list-style-type: none">In line with the recent trend of digital transformation in the financial sector, Hana Bank is strengthening employees’ digital capabilities to prepare itself for competition with fintech companies. Accordingly, the Bank is continuously expanding the sale of non-contact products, which are increasingly favored by consumers and especially popular among younger generations. At the same time, to support the senior population who may be marginalized by the expansion of non-contact products, the Bank is actively promoting various initiatives to enhance customers’ understanding of digital finance.
Quantitative Business Impact	<ul style="list-style-type: none">As a result of continuously expanding non-contact product sales, the number of non-contact mortgage loans handled increased significantly—from a cumulative total of 4,690 cases up to 2023, to 11,207 cases (loan amount: KRW 2.095 trillion) in 2024 alone—demonstrating a substantial rise in the proportion of non-contact secured loans.

Launch and Operation of the Quiz-Based Learning App ‘QPLE’ for Employees

Hana Bank

Hana Bank has launched QPLE (Quiz Platform for Learning Environment), an app-based learning platform, to foster a culture of self-directed learning among employees and support learning without boundaries. QPLE is a quiz-based app that combines gamification with education, offering quizzes not only on the banking tasks and certification exams but also on financial terminology and English. By supporting a self-directed learning environment, the app supports everyday learning for employees.

Change Management Training for Employees

Hana Financial Group is focusing on AI and data within the DT University program to enable its employees to quickly adapt to changes resulting from industrial and technological advancements. We offer a series of lectures on prompt engineering and practical applications of ChatGPT and generative AI, helping employees produce direct outcomes. Furthermore, step-by-step practical courses on data analysis focus on Excel data analysis and hands-on training to support business process automation.

Digital Talent Development Curriculum

Hana Bank

Course name	Training content	No. of completed trainees
Practical Data Analysis Course I	Excel utilization training (beginner-intermediate Excel, advanced filter, power query)	291
Practical Data Analysis Course II	Tableau utilization training (introduction of Self-BI, Tableau Dashboard practice)	62
Digital School	Practical and project-based digital expert training (data analysis, service planning)	38
Digital Training Customized to On-site Departments	Generative AI Training (GEN AI, Generative AI Prompt Engineering)	201

Human Resource Development

Employee Training

Post-Retirement Life Plan Support

Hana Financial Group operates an outplacement support program at least twice a year for employees approaching retirement age and those opting for voluntary retirement, to help them plan a stable post-retirement life. Since the end of the pandemic, this program has been conducted in person (offline), and covers accommodation and transportation costs for employees residing in other regions. We offer a range of courses on job seeking and entrepreneurship, self-development, career planning, and necessary administrative procedures after retirement through specialized external training institutions. In addition, we provide job information and tailored consulting for up to two years after completion of the program. A Retirement Support Center also assists with re-employment, entrepreneurship, job search counseling, and various administrative procedures for retirees.

Cultural Education

Hana Financial Group offers a variety of training programs for employees under the theme of ‘culture,’ including cultural diversity, understanding of global cultures, and the dissemination of organizational culture. Through the ‘Global Cross-Culture’ program, we provide strategic regional talent development courses to employees interested in global cultures, helping them understand regional cultural differences and develop a global mindset. Additionally, Hana Bank offers the ‘New Employee Start-up Course’ and ‘Start with Hana’ programs twice a year for new employees hired through open recruitment and those hired occasionally by the headquarters, to promote organizational culture and the desired talent model.

Hana Asset Trust Employee Training Program Status

Hana Asset Trust

Program	Number of operations	Number of students
Employee job training	167	112
Support for self-development expense	185	185
Support for foreign language education and certification acquisition expense	120	22
Digital (DT) education	45	25

Finnq Employee Training Program Status

Finnq

Program	Content
Career Development Program	Provide necessary job training for each department (online/offline, no budget limit) - Enhancement of development capabilities • Understanding Dispatch Queues and Operation Queues (32 lessons) • Readable Code: Techniques for writing readable code (about 20 hours) - Enhancement of HR capabilities • Calculation of appropriate wages based on labor cost forecasting
Onboarding Training	Provide essential training necessary for job performance, including company/business introduction, IT development environment, and understanding of legal systems as well as department-specific close mentoring for onboarding
Statutory Training	Conduct statutory training sessions in the first and second half of the year, including anti-money laundering, personal information protection, and ethics/human rights education

Human Resource Development

Employee Performance Evaluation and Compensation

Employee Performance Evaluation System

Hana Financial Group regularly evaluates employee performance and uses these results as a foundation for developing employees' potential capabilities. In addition, some affiliates provide performance-based bonuses to employees (excluding executives) based on the results of regular performance evaluations.

Fair Performance Evaluation

Hana Bank

Hana Securities

Hana Asset Trust

Hana F&I

Hana Financial Group operates a system for fair evaluation of employees' performance and competencies. A process is in place to allow employees to raise objections to their evaluation results and receive reasonable responses with proper actions. To ensure fairness and acceptability of evaluations, Hana Bank discloses evaluation results in stages and is expanding multi-faceted diagnosis to encourage feedback. Hana Securities has the Evaluation and Compensation Committee to ensure fairness and validity in its compensation system, independently handling compensation criteria, review of evaluation results and selection of compensation recipients through the committee. In addition, there is a process for employees to raise objections against evaluation procedures or results, and the company reviews and takes appropriate actions on the objections raised.

Hana Asset Trust has increased the fairness and transparency of its evaluation system by adding interim performance reviews and feedback processes, and has established objective evaluation indicators through job analysis of employees. Hana F&I sets KPIs for each organization and individual every year and conducts performance evaluations based on the level of achievements. Compensation, such as performance bonuses, is linked to these results, operating a performance-oriented HR system.

Multi-faceted Evaluations of Employees

Hana Bank

Hana Securities

Hana Card

Hana Life

Hana Investors Services

Hana TI

Finnq

To form a horizontal and healthy organizational culture, Hana Financial Group operates not only top-down personnel evaluations, but also multi-faceted evaluations (360° feedback) that include feedback from juniors. The results of these evaluations are used as key indicators for leadership competency development.

Hana Bank conducts multi-faceted evaluations for all positions, providing feedback in the form of graphs and keywords to present directions for employees' personal growth. Hana Securities conducts the multi-faceted evaluations once a year (in the second half) with the aim of encouraging collaboration among the employees, improving organizational culture and identifying key talent. Through such evaluation, the company seeks to maintain a fair HR system by balancing the evaluation of both quantitative performance and qualitative competencies. Hana Card uses a digital HR system (DHR) to implement multi-faceted evaluations in which every employee acts as both evaluator and evaluatee. This provides opportunities to recognize individual and organizational issues and set directions for change and growth. Hana Life conducts multi-faceted evaluations for managers on an annual basis for more systematic assessment of their competencies and qualities, and actively applies the results to manager education programs while Hana TI and Finnq use department head leadership assessments and peer evaluations as reference for HR management. In addition, Hana Investors Services conducts multi-faceted evaluations, department evaluations, and self-evaluations twice a year (in the first and second half, respectively) to ensure objectivity and fairness in evaluations, providing feedback from various perspectives to employees and contributing positively to both organizational performance management and individual competency development.

Employee Stock Ownership Plan System

Hana Financial Group operates an Employee Stock Ownership Plan (ESOP) to promote employees' sense of ownership and enhance productivity and profit sharing. Employees receive part of their performance bonus in the form of company stock, and can also purchase additional stocks with their own money through monthly salary deductions. However, withdrawals are restricted for three years after purchase, and full withdrawal is required upon retirement. As of the end of December 2024, the Employee Stock Ownership Association has a total of 14,455 members across the holding company and 14 affiliates, which is 80.10% of all employees.

Employee Remuneration System

Major affiliates of Hana Financial Group operate a differentiated performance-based incentive system to foster a performance-oriented organizational culture. For positions such as team leader and deputy team leader, a separate position allowance is paid according to the importance and value of their roles. The components of compensation have been simplified into basic salary (including base pay and incentives), lunch allowance, and fringe allowances, to provide clearer standards for wage payments. In addition, Hana Financial Group sets the basic salary component of the compensation structure as the 'living wage calculated by local governments', ensuring that all employees receive at least the minimum salary required for a healthy standard of living. Wage assessments are based on the lowest job grade, and according to the 2024 living wage assessment, all employees received a salary above the living wage standard.

Human Resource Development

Employee Performance Evaluation and Compensation

Employee Evaluation and Performance-based Remuneration

Hana Securities Hana Life

Hana Financial Group conducts performance evaluations for all employees twice a year, in the first and second halves, using Management by Objectives (MBO), where each employee sets individual goals and is assessed based on the level of achievement. This approach is designed to accurately measure each employee’s performance and capabilities to promote continuous growth and drive performance improvement. Evaluations are conducted at both individual and team levels to ensure that personal and organizational performance is linked. The process consists of three stages: goal setting, mid-term review, and final evaluation. Goals are set using both quantitative and qualitative indicators, and throughout the evaluation process, evaluators and evaluatees continuously review the progress and assess the achievement of goals through coaching and feedback.

Hana Securities conducts competency evaluations, performance evaluations, and multi-faceted evaluations to support employees’ capability development and enhance organizational performance. Based on these three evaluation components, a comprehensive assessment result is generated once a year, which is then linked to HR and compensation systems (such as regular HR reviews, performance bonuses, self-development plans, and awards). The company operates a performance-based compensation system built on fairness and transparency. Employee performance is objectively evaluated according to predefined bonus regulations, and performance-based bonuses are paid accordingly. The Evaluation and Compensation Committee ensures the independence of the performance compensation system.

Hana Life provides performance-based bonuses to employees and conducts individual and department evaluations once a year. As for employees, the final grade is determined by combining the results of individual and department evaluations, and performance bonuses are paid accordingly.

Diversity and Inclusion

Diversity and Inclusion Mid-to-Long Term Roadmap

To realize the mission of ‘Growing Together, Sharing Happiness,’ Hana Financial Group respects the individuality and diversity of all employees and strives to build an inclusive organizational culture where everyone can grow together. To this end, in 2023 the Group established the ‘Hana Financial Group Diversity and Inclusion Principles,’ which reflect the Group’s ethical standards, Code One, and the Hana Financial Group’s Human Rights Statement, as well as global standards such as the UN Universal Declaration of Human Rights, International Labor Organization (ILO) Conventions, and UNGC Principles.

Category	Diversity and Inclusion Principles	2030 Goals	2024 Key Activities
Equal opportunity and compensation	<ul style="list-style-type: none">Hana Financial Group does not allow discrimination based on personal characteristics such as race, religion, national and regional origin, gender, sexual orientation, age, and disability, and provides equal opportunities in all aspects of employment, promotion, and compensation.	<ul style="list-style-type: none">Increase diversity in recruitment process: 15% of recruitment from diverse groups - disabled, veteran, multicultural, etc.	<ul style="list-style-type: none">In 2024, the proportion of new employees including people with disabilities, veterans, and high school graduates is 4.31%In 2024, the proportion of foreign employees is 5.08%
Fostering female financial leaders	<ul style="list-style-type: none">Hana Financial Group does not comprise all members of the Board of Directors of a specific gender in accordance with the board diversity standards, and does not discriminate on the basis of gender in forming, promoting, and evaluating the management team, and treats them fairly.	<ul style="list-style-type: none">Manage the proportion of women in the pool of independent director candidatesAchieve 30% female manager ratio	<ul style="list-style-type: none">In 2024, the proportion of women executives is 5.02%In 2024, the proportion of women managers is 26.55%Operate a self-training program for the next generation of women leaders (Hana Waves): 300 cumulative participants target by 2030Participate in global gender diversity initiatives: joined the UN Women’s Empowerment Principles (WEPs) (’22), listed on the Bloomberg Gender Equality Index (’22, ’23)
Establishing an inclusive culture	<ul style="list-style-type: none">Hana Financial Group does not unlawfully discriminate against any individual, including persons of specific age, disability, marriage status, pregnancy and childbirth status, race (including color, nationality, ethnicity, or national origin), religion or belief, gender (sex), and sexual orientation.	<ul style="list-style-type: none">Expand the number of beneficiaries of inclusive culture programs, including support for single women and women with career breaks	<ul style="list-style-type: none">Support empowering female employees with career breaksProvide housing and employment support to unwed mothers for self-sufficiency
Ensuring financial inclusion	<ul style="list-style-type: none">Hana Financial Group treats all stakeholders equally from the financial inclusion perspective. We provide financial education to the elderly who have difficulty accessing financial services due to digital transformation, as well as financially underserved groups such as the disabled and foreigners and expand financial accessibility through channel innovation.	<ul style="list-style-type: none">Expand financial inclusion (infrastructure and beneficiaries)	<ul style="list-style-type: none">Expand support for financial services to small businesses, youth, and othersSupport expanding access to finance through various channels for the disabled and foreign customersProvide seamless access to financial services for the financially underserved, including the elderly

Human Resource Development

Diversity and Inclusion

Cultivating Female Financial Leaders

Hana Bank

Hana Securities

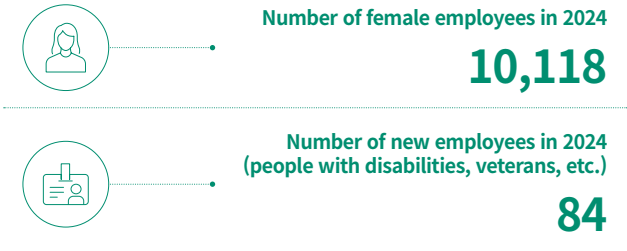
Hana Financial Group operates ‘Hana Waves,’ a group-wide training program run by the holding company’s Hana Culture Leadership Center, to actively foster female leaders. Each year, the program selects and nurtures around 30 prospective female leaders from assistant branch manager-level employees and provides systematic training as well as coaching and mentoring from previous participants. Over the past four years, a total of 120 female leaders have completed the program.

In particular, Hana Bank operates corporate finance training programs from a mid- to long-term perspective to help female managers and branch managers expand their scope of work and strengthen their integrated capabilities in corporate finance and asset management. The goal of the training program is to equip participants with the skills necessary to provide comprehensive corporate finance solutions. The curriculum, conducted over two to three months, combines theory and practical training. For female managers, two out of the three months of training are designated as Job Off periods, allowing them to participate in full-time group training without engaging in regular job duties, so they can focus exclusively on capability development during the program.

In addition to the Hana Waves program, Hana Securities has participated in the ‘Withus Forum’ for female leaders and increased the number of hours female leader training participants spend on leadership development programs, including coaching and reading, by 54 hours compared to the previous year. Hana Financial Group will continue to make efforts to nurture female talent and promote gender equality in employment.

Equal opportunity

As of the end of December 2024, the proportion of female employees among the major domestic affiliates of Hana Financial Group stands at 54.72%. This represents an increase of approximately 0.7% compared to the end of 2021. Notably, the proportion of women in higher-level positions such as managerial roles, has also increased, demonstrating the continuous adherence to the principle of gender equality in employment.



Organizational Culture based on Diversity and inclusion

Hana Insurance

Hana Financial Group values diversity, opportunity, equality and inclusion, and is continuously working to spread these values not only among employees and stakeholders but also throughout society as a whole. To put these values into practice, Hana Insurance operates a variety of programs aimed at fostering smooth communication among employees and creating a positive organizational culture.

Hana Insurance holds ‘Hidden Champion Awards’ each month to recognize outstanding employees and promote a culture of praise. ‘HNG (Hana Next Generation) 8’ serves as a platform where executives and employees can freely communicate their opinions on system improvements and organizational culture, and develop practical solutions for improvement.

Gender Equality-Based Entrepreneurship Support and Creative Talent Development Activities

Hana Card

Hana Card invested KRW 2 billion in the Hana Financial Group Value Growth Fund (WISH: Women’s Innovative Start-up with HFG), a KRW 20 billion fund established to foster female ventures and start-ups, thereby contributing to the creation of a gender-equitable start-up ecosystem. In addition, to support emerging artists and discover creative talent, Hana Card held the 2nd Hana Card Plate Design Contest, selecting 13 outstanding works out of 667 entries. The contest attracted considerable attention, with 1,070,000 web exposures, 33,274 views, and 308 comments.

Human Resource Development

Employee Treatment

Family-Friendly Certified Company

Hana Financial Group

Hana Bank

Hana Savings Bank

Hana Asset Trust

Hana Financial Group implements a variety of family-friendly benefits to support employees' work-life balance. In particular, Hana Financial Group and Hana Bank have maintained certification as a family-friendly company since 2013 in recognition of their active operation of family-friendly policies, while Hana Savings Bank has held this certification since 2014. In 2024, Hana Asset Trust became the first real estate trust company to receive family-friendly certification. As a result of these continuous efforts, Hana Financial Group was included in the Bloomberg Gender-Equality Index (BGEI) for the first time in January 2022 and has remained in the index for two consecutive years.

Operation of Workplace Childcare Centers

Hana Financial Group operates two types of workplace childcare centers to support employees with childcare needs: in-house centers and shared centers. The shared workplace childcare centers are available in Gwangju, Dunsan, Busan, Seongsu and Cheongna. Not only Hana Financial Group employees but also those from local SMEs are allowed to use the shared workplace childcare centers. The ten workplace childcare centers are available to employees from all affiliates within the Group, with priority given to dual-income households and families with multiple children during the selection process.

Fertility Support

Hana Bank

Hana Securities

Hana TI

Hana Financial Group, under a strategic business agreement with CHA Medical Center, is actively participating in efforts to address low birth rates while striving to enhance employee welfare and realize social value. Under this agreement, the Group and its affiliates support female employees with fertility testing and oocyte cryopreservation procedures. In 2024, the scope of fertility testing support was expanded to include male employees and their spouses.

Specifically, Hana Bank and Hana Securities have expanded the scope of support for infertility treatment from employees themselves to their spouses, while Hana TI has strengthened its infertility counseling program to ensure that employees can access counseling whenever needed. Additionally, parking spaces for pregnant women have been designated in basement parking lots to create a pregnancy- and child-birth-friendly work environment.

CASE STUDY

First Family-Friendly Certified Company in the Real Estate Trust Industry

Hana Asset Trust

Hana Asset Trust was selected as the first family-friendly certified company in the real estate trust industry by the Ministry of Gender Equality and Family in 2024. To create a family-friendly culture where work and family are well-balanced, Hana Asset Trust offers various benefits, including scholarships for employees' children, childcare support for infants and young children, support for family leisure activities, flexible working arrangements, and a PC-off policy. In particular, the company has designated the third Friday of every month as 'Family Day,' encouraging employees to leave work early to spend special evening time with their families, thereby practically supporting work-life balance. Additionally, Hana Asset Trust operates the Hana Leader Board, composed of young employees, allowing employees to creatively and autonomously propose ideas and directly participate in improving corporate culture, creating a more innovative and fulfilling workplace environment.

제 2024-0101호

가족친화인증서

기업명: 주식회사 하나자산신탁

소재지: 서울특별시 강남구 테헤란로 127 (역삼동) 15층 하나자산신탁

유효기간: 2024.12.01~2027.11.30

위 기업은 「가족친화 사회환경의 조성 촉진에 관한 법률」 제15조 제1항에 따라 우수한 가족친화경영 운영체제를 구축하고 가족친화제도를 운영함으로써 근로자의 일·생활 균형을 지원하고 국가경쟁력 향상에 기여하였기에 가족친화기업으로 인증합니다.

2024년 12월 01일

여성가족부



Human Resource Development

Employee Treatment

Work Environment Improvement System

Hana Bank

Support System	Details
Remote work/work from home	<ul style="list-style-type: none">Enabled work from a designated location, such as home, for work efficiencyBuilt a cloud PC system that enables remote work/work from homeOperated Smart Work Centers in each base
Flexible working hours	<ul style="list-style-type: none">Introduced flexible work systems (flextime, adjusting commuting hours, half day off) for employees who need to adjust their commute time due to the nature of their work, etc.
Adjustable commuting hours	<ul style="list-style-type: none">Applied separate working hours (10:00~19:00, etc.) while adhering to the standard daily working hours (8 hours) for branches and employees who need to adjust their commuting time due to the nature of their work
Half day off	<ul style="list-style-type: none">Implemented a half-day (0.5 days) program to encourage employees to use their leave freely and according to their individual situations
Flextime work	<ul style="list-style-type: none">Implemented flexible work hours for departments with regular peak seasons
Improving PC-Off system	<ul style="list-style-type: none">Automatic shutdown of PCs at 6 p.m. (overtime can be up to 12 hours per week)Improved system for securing lunch breaks (Expanded the PC-OFF hours to lunchtime)
Hiring part-time employees	<ul style="list-style-type: none">Hired part-timers to work during peak hours for efficient staffing
Shorter work weeks	<ul style="list-style-type: none">Established a system that allows employees to request reduced working hours with appropriate compensation

Employee Lifecycle Benefits

Hana Bank

Category	Joining the Bank	Marriage	Childbirth	60/70/80 th birthdays of parents
Congratulatory pay		Congratulatory payment	Congratulatory payment	Congratulatory payment
Tuition	Tuition support for employee/siblings		Tuition support for children	
Medical costs	Employee/parents	Spouse/parents (employee, children)	Children	
Resort facility	Resort facility such as summer resort			
Physical training expenses	Support for physical training expenses			
Health examination	General checkup	Comprehensive examination + 1 parent	Comprehensive examination + spouse	Comprehensive medical examination (from age 48)
Psychological counseling	Psychological counselling support			
Employee happiness programs	<ul style="list-style-type: none">Year-round (single employee participating event, family invited event, children's camps, etc.)			
Others	<ul style="list-style-type: none">Industrial union, internal work welfare fund loan, employee stock ownership plan, transportation support for employees dispatched to distant areas, congratulatory and condolence support, group accident insurance, dormitory, on-site fitness facilities, etc.			

Human Resource Development

Employee Treatment

Supporting Work-Life Balance

Hana Financial Group understands that employees may have different needs depending on their life stage and individual circumstances. To help employees focus on their work in an optimal environment while maintaining a healthy work-life balance, we have established a wide range of supportive programs.

CASE STUDY

Hana Financial Group's Family-Friendly Programs Tailored to Employees' Life Cycle

Hana Financial Group has established a variety of family-friendly support programs to ensure that all employees can work stably and efficiently while maintaining a harmonious balance with their personal and family lives.

Hana Card has a variety of support programs to enable employees to immerse themselves in their work under optimal conditions while maintaining a healthy work-life balance. As part of its family-friendly welfare system, Hana Card has introduced the 'Shortened Working Hours for School Enrollment Period,' which allows employees to reduce their workday by one hour for one month between March and May in the year their child enters school. In addition, the company has expanded childcare support for employees with children who have mild disabilities, and offers an Employee Assistance Program (EAP) that provides up to 10 counseling sessions per employee, contributing to the creation of a positive and healthy workplace culture.

Hana Securities has pre- and post-natal leave and parental leave systems to reduce the burden of childbirth and childcare for employees, allowing them to split these leaves as needed. To strengthen maternity protection, Hana Securities has extended the parental

leave period from 12 months to up to 18 months, and support is provided for oocyte cryopreservation procedures so employees can freely plan childbirth and family alongside their careers. This is aimed at indirectly contributing to Korea's national birth encouragement policies by helping employees flexibly choose the timing of childbirth in the long term. In addition, to encourage pregnancy among employees without children, seven days of annual fertility treatment leave are provided, and infertility treatment cost support has been expanded from only employees themselves to also include their spouses.

In addition, when employees return to work after leave, they are assigned to an appropriate workplace based on commuting distance and previous work location, to prevent career interruptions due to childcare. In particular, female employees can request reduced working hours by two hours per day within the first 12 weeks or after the 32nd week of pregnancy (effective February 23, 2025; previously after the 36th week). To help children adapt to starting elementary school, up to two hours of paid reduced working hours per day is provided throughout March of the school enrollment year. Paternity leave has also been expanded from 10 to 20 days (effec-

tive February 23, 2025), further supporting the family's health and caregiving.

In addition, employees with preschool children aged three or older receive a monthly childcare subsidy of KRW 150,000. To foster a flexible work environment, various flexible work arrangements have been improved, including staggered commuting hours, flexible working hours, and discretionary work schemes, enabling employees to continuously maintain work-life balance. Furthermore, unpaid family care leave or short-term family care leave is provided to support employees in fulfilling caregiving responsibilities at home in the event of a family illness, etc., thereby contributing to improved employee welfare and a better work environment.

Hana Securities

Hana Card

Human Resource Development

Employee Treatment

Pregnant Employee Protection Program

Hana Bank

Hana Bank protects pregnant employees by installing signs along with name badges at customer-facing branches to indicate them as pregnant employees, to ask customers to refrain from using abusive language.

Category	Support System	Support Details
Benefits for childbirth and parenting of primary and secondary caregivers	Maternity/ paternity support	<ul style="list-style-type: none">• Prenatal diagnosis leaves provided for six months (including the parental leave period) before and after childbirth, which is more than the legal standard (90 days)• Paid parental leaves for primary caregivers and secondary caregivers: Guaranteeing one year of paid parental leave per child, equally for male and female employee (up to two years of parental leave total)• In-house lactation rooms (operating at the Yatap Station Finance Center, Suyu Station Finance Center, Namgajwa-dong Branch, Geomdan New Town Branch, etc.)• Paternity leave (10 days) for male employees at childbirth• Congratulatory bonus for childbirth (KRW 5 million ~ 20 million; differentiated according to the number of children)
	Shorter working hours	<ul style="list-style-type: none">• Shortened working hours for pregnant employees who are soon to give birth (2 hours shorter working hours per day)• Shortened working hours for employees with children entering elementary school (Allow to commute to work at 10:00 for any two months of March and May)• Shortened working hours for childcare (Mom Together) (4 hours per day)
	Fertility support	<ul style="list-style-type: none">• Fertility leave (1 year)• Infertility treatment leave (3 days per year)• Support for women's fertility screenings and oocyte cryopreservation• Support for medical expenses necessary for fertility screenings and oocyte cryopreservation (up to KRW 5 million per year)
	Childcare facilities	<ul style="list-style-type: none">• Childcare centers for Hana Financial Group affiliates' employees who have children of ages 1~5
	Childcare subsidies	<ul style="list-style-type: none">• Childcare subsidies for children with disabilities (KRW 300,000 or 500,000 per month)• Preschool tuition support for preschoolers• Gifts for employees' children entering elementary school• Gifts for employees' children taking the college entrance exam
Paid leave support for family support other than parenting	Extended leave for family care	<ul style="list-style-type: none">• Leave (10 days) and extended leave (one year) for family care that can be used when employees' or their spouse's parents, employees' spouses, or their children are sick, requiring long-time care
	Family-friendly events	<ul style="list-style-type: none">• Family Month Event for Employees' Children

Employee Welfare

Hana Insurance

Hana TI

Hana Financial Group is continuously working to enhance job satisfaction and work engagement among employees. To this end, we consistently improve the work environment and provide welfare programs tailored to their life cycle, creating a healthy and positive organizational culture.

Hana Insurance has been operating the 'Hidden Champion Awards' program since February 2025 to recognize outstanding employees each month and promote a culture of praise, as well as the 'HNG (Hana Next Generation) 8' platform to facilitate communication between the management and employees and to generate ideas for the improvement of organizational culture. In addition, a leisure support program, '休 Day (Rest Day),' has been implemented since November 2024 to encourage the well-being of employees and boost their morale, and long-term employees are provided with five days of special leave every 10, 20, and 30 years of service.

Hana TI has a variety of employee welfare programs, including a New Year's ceremony, holiday gifts, gifts for employees' children entering elementary school, employee children invitation event for Family Month, support for summer vacation resort, and gifts for employees' children taking the college entrance exam.

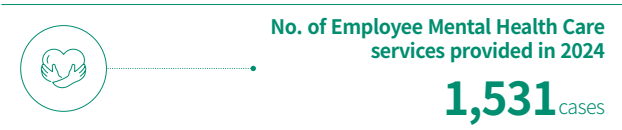
Human Resource Development

Employee Treatment

Caring for Employees' Mental Health Anytime and Anywhere

Hana Bank

Hana Bank operates the 'Employee Mental Health Care' program, offering group counseling, themed counseling, and family counseling, to support the psychological health of employees and their families and promote work-life balance. As part of this program, an in-house counseling center staffed by professional counselors provides regular psychological counseling and mental health assessments. Video counseling and designated external counseling agencies (EAP) are also available for employees who are unable to access the in-house counseling center.



Corporate Culture Program Operation

Hana Bank

Hana Bank operates a variety of corporate culture programs based on communication and participation among employees to promote an organizational culture of gratitude and positivity. In addition, the Bank offers family-friendly programs that allow employees' families to participate together, fostering interactions among family members and providing opportunities for cultural experiences.

Rural Experience Program	• Experience the charm of the countryside with the family by participating in strawberry harvesting activities
Harty (H.Art1 Gallery Party)	• Party at Hana Bank's gallery, where employees and invited guests view artworks together and experience Hana Bank's culture as a leader in art banking
What is Love?	• Event for single employees and their partners to participate in psychological assessments of relationship types and receive support in developing healthy perspectives of marriage
Summer Starlight at Cheongna (Summer Nights in Cheongna, Cheongna Summer Resort)	• Indoor and outdoor summer recreation programs at Cheongna Hana Global Campus for employees and their families to enjoy together
Classic Night Stroll	• Evening classical music performances featuring strings, woodwind, and brass instruments held in the main auditorium at headquarters

'Finding Happiness' Professional Counseling Service for Employees

Hana Securities

To help address a variety of employee concerns and enhance job satisfaction, a professional counseling service, 'Finding Happiness', is offered five times a year. This service helps employees relieve work-related stress or resolve personal challenges with professional counselors, contributing to an improvement in productivity and job satisfaction.

Long Service Award Leave

Hana Securities

Hana Securities encourages long-term service by granting long-service leave and vacation allowances to employees who have worked for ten years or more, and for every subsequent period of five years' service. In addition, the company promotes the use of annual leave based on a predetermined number of days each year, creating an environment where employees can freely use their annual leave.

Housing Support

Hana Securities

Hana Securities operates various loan support programs to help employees secure stable housing, including housing loans at interest rates lower than market rates and living stabilization loans provided through the in-house work welfare fund. In particular, by offering reasonably priced housing loans in the era of high-interest rates, the company supports employees in maintaining stable employment and living conditions.

05. ESG PERFORMANCE

Governance

166	Governance
173	Ethical Management
180	Risk Management

Governance

Governance General

Governance Principles and Policies

In order to protect the legitimate interests of shareholders, investors, and other stakeholders and to ensure the Group’s long-term growth, the Board of Directors of Hana Financial Group faithfully performs its duties as prescribed by relevant laws, including the Commercial Act and the Act on Corporate Governance of Financial Companies, deliberates in-depth on important corporate matters such as management strategies, business objectives, business plans, and their implementation, and supervises the execution of duties of executive management. The Group discloses key activities of the Board on its website, and provides stakeholders with sufficient and transparent information through quarterly business reports and the Annual Governance and Compensation System Report.

Ensuring Diversity, Independence, and Expertise of the BOD

At its 5th Board meeting in July 2021, Hana Financial Group’s Board established the Independence Criteria for Independent Directors and the Board Diversity Criteria, and made these policies publicly available by disclosing them on the company website. The company strives to ensure diversity among board members by appointing directors from different backgrounds with no discrimination on the basis of gender, age, nationality, ethnicity, religion, cultural background, education, or career experience, and has continuously appointed female independent directors since 2010; as of the end of June 2025, there are three female independent directors on the Board. In addition, many directors possess global experience, enabling globally minded decision-making. The company appoints independent directors in accordance with the qualifications and independence criteria under Article 6 of the Act on Corporate Governance of Financial Companies and Article 8 of its Enforcement Decree. As of the end of June 2025, the Board comprises twelve directors—three executive directors and nine independent directors—with independent directors accounting for 75%, which is a majority. The Chair of the Board is an independent director, not the CEO, so the Board is actively operated with an independent composition, separate from the CEO role. The company appoints directors from diverse fields to enable professional and independent perspectives and efficient decision-making. Independent directors are not concentrated in any particular sector such as academia but include many who have experience in managing companies or institutions, thus meeting the requirements for collective competence. To support the independent activities of independent directors, Directors and Officers (D&O) liability insurance is renewed annually for all group executives. The total coverage limit of this insurance is KRW 50 billion (with an additional KRW 5 billion for special clauses), and the deductible for independent directors is set at 20% of the liability amount, up to a maximum of KRW 100 million.

Board Skills Matrix for Individual Directors

(As of the end of June 2025)

Classification		Independent Directors								Executive Directors			
		Park Dong-Moon	Lee Kang-Won	Won Sook-Yeon*	Yi June-Suh	Joo Yung-Sup	Lee Jae-Sool	Yoon Shim*	Lee Jae-Min	Suh Young-sook*	Ham Young-Joo	Lee Seung-Lyul	Kang Seong-Muk
Area of Expertise**	Finance									●	●	●	●
	Management	●	●			●	●	●			●	●	●
	Economics					●							
	Finance·Accounting				●		●					●	
	Law		●						●				
	ESG·Consumer Protection			●									
	Digital·ICT							●					

*Female independent directors.
**Areas of expertise are based on full-time career experience.

Governance

BOD (Board of Directors) Diversity, Independence, and Expertise

BOD Members

As of the end of June 2025, the Board of Directors of Hana Financial Group consists of twelve directors—three executive directors and nine independent directors—including three female independent directors.

Category	Name	Gender	Key Experience		Tenure	Area of Expertise	Job Position	Role within the BOD
Executive Director (CEO & Chairman)	Ham Young-Joo	M	• Chairman and CEO, Hana Financial Group (current) • Vice Chairman, Hana Financial Group	• CEO and President, Hana Bank	2022.03~2028.03	Finance, Management	Financial industry	
Executive Director (Vice Chairman)	Lee Seung-Lyul	M	• Chief Growth Officer (Vice Chairman), Hana Financial Group (current) • CEO and President, Hana Bank	• CEO and President, Hana Life	2024.03~2026.03	Finance, Management, Accounting	Financial industry	
Executive Director (Vice Chairman)	Kang Seong-Muk	M	• Chief Synergy Officer (Vice Chairman), Hana Financial Group (current) • CEO and President, Hana Securities (current)	• CEO and President, Hana Alternative Assets Management	2024.03~2026.03	Finance, Management	Financial industry	
Independent Director (Chairman of the Board)	Park Dong-Moon	M	• CEO and President, Kolon Industries • CEO and President, Kolon Glotech	• CEO and President, Kolon I-Networks • CFO and Managing Director, Kolon KIN (Indonesia)	2021.03~2026.03	Management	Non-financial industry	• Chairman, Board of Directors • Chairman, Independent Director and Auditor Nomination Committee • Chairman, Group CEO Nomination Committee • Chairman, Group Executive Nomination Committee
Independent Director	Lee Kang-Won	M	• Managing Partner, Dadam LLC (law firm) (current) • Chief Judge, Busan High Court	• Presiding Judge, Seoul High Court • Independent Director, Hana Savings Bank	2022.03~2026.03	Law, Management	Professional group (lawyer)	
Independent Director	Won Sook-Yeon	F	• Professor, Department of Public Administration, Ewha Womans University College of Social Sciences (current) • Head of Fiscal Performance Evaluation Division, Ministry of Strategy and Finance (current)	• Audit Committee Member, Supreme Court • Non-Executive Director representing public interest, Korea Exchange	2023.03~2026.03	ESG	Academia	• Chairman, Audit Committee
Independent Director	Yi June-Suh	M	• Professor, Department of Business Administration, Dongguk University College of Business (current) • 41st President, Korea Securities Association	• Non-standing member, Securities and Futures Commission, Financial Services Commission • Member, Investment Policy Expert Committee, National Pension Fund	2023.03~2026.03	Financial management	Academic	• Chairman, Risk Management Committee
Independent Director	Joo Yung-Sup	M	• 25th Commissioner, Korea Customs Service • Director General, Tax Policy Bureau, Ministry of Strategy and Finance	• Director, Tax Policy Division, Tax Policy Bureau, Ministry of Strategy and Finance	2024.03~2026.03	Economics, Management	Former government official	• Chairman, Management Development & Compensation Committee
Independent Director	Lee Jae-Sool	M	• CEO, Deloitte Anjin LLC • Private member, Public Fund Management Committee	• CEO, Deloitte Consulting Korea • Standing Auditor, Boryeong	2024.03~2026.03	Accounting, Management	Professional group (CPA)	• Chairman, Internal Control Committee
Independent Director	Yoon Shim	F	• CEO and President, Miracom I&C • Head of Cloud Business Division and Research Center, Samsung SDS (Vice President) • Head of Research Center, Samsung SDS (Executive Vice President)		2024.03~2026.03	ICT, Management	Non-financial industry	• Chairman, Consumer Risk Management Committee
Independent Director	Lee Jae-Min	M	• Professor, Seoul National University School of Law (current) • Dean, Seoul National University School of Law (current)	• President, Korean Society of International Economic Law • Director, Seoul National University Asia-Pacific Law Institute	2024.03~2026.03	Law	Academia	• Chairman, Sustainability Management Committee
Independent Director	Suh Young-sook	F	• Head of Credit Review Division, SC First Bank (Executive Vice President) • Managing Director, Corporate Credit Review Division, SC First Bank	• Head of Risk Management & Research, Woori Global Markets Asia Ltd., Hong Kong	2025.03~2027.03	Finance	Financial industry	

Governance

Board of Directors

Overview of BOD Operations

The Board of Directors' meetings of Hana Financial Group consist of ordinary and extraordinary meetings convened by the Chair. Ordinary board meetings are held at least once every quarter, while extraordinary meetings are held whenever deemed necessary by the Chair or when requested by another director. In 2024, 11 board meetings were held, deliberating on 111 agenda items—46 of which required resolutions and 65 were reports. Of the 46 resolution items, 45 were passed and one was approved with amendments. The attendance rate of executive directors was 100%, and all but one independent director attended 100% of meetings, resulting in a high average attendance rate, all directors complied with the 75% attendance requirement set by Institutional Shareholder Services (ISS). Notices to convene board meetings, along with meeting materials, are sent out seven days in advance to ensure that each director has sufficient time to review the proposed agenda items. To strengthen the independence of the Board, meetings attended only by independent directors are held, with a total of seven such meetings convened in 2024. To improve the expertise and performance of independent directors, training sessions were provided on various topics such as group management strategies, digital, global, and ESG. Commissioned training at external organizations such as Korea Banking Institute, as well as orientation for new independent directors, was also conducted. In 2024, a total of 19 training sessions were held for independent directors. In addition, the Secretariat of the Board of Directors is established directly within the Board to support the independent operation of the Board. The Secretariat is operated independently by three staff members, including the head, without concurrent duties.

Average Tenure of BOD Members

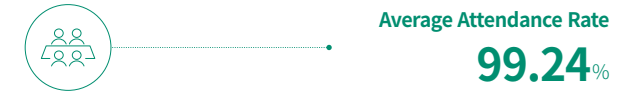
The tenure of board members serving as of the end of 2024 has been calculated based on the assumption that their term ends in March 2025.

Classification	Name	Tenure
Independent Director	Lee Jung-Won	6 years (Mar. 2019-Mar. 2025)
	Park Dong-Moon	4 years (Mar. 2021-Mar. 2025)
	Lee Kang-Won	3 years (Mar. 2022-Mar. 2025)
	Won Sook-Yeon	2 years (Mar. 2023-Mar. 2025)
	Yi June-Suh	2 years (Mar. 2023-Mar. 2025)
	Joo Yung-Sup	1 year (Mar. 2024-Mar. 2025)
	Lee Jae-Sool	1 year (Mar. 2024-Mar. 2025)
	Yoon Shim	1 year (Mar. 2024-Mar. 2025)
	Lee Jae-Min	1 year (Mar. 2024-Mar. 2025)
Executive Director	Ham Young-Joo	5 years (Mar. 2016-Mar. 2018, Mar. 2022-Mar. 2025)
	Lee Seung-Lyul*	1 year 11 months (Mar. 2023-Feb. 2024, Mar. 2024-Mar. 2025)
	Kang Seong-Muk	1 year (Mar. 2024-Mar. 2025)
Average		2.4097 years

* Served as a non-executive director from March 2023 to February 2024, and as an executive director from March 2024 to March 2025.

Average Number of attendees at BOD meetings

Session	Total Number of Directors in Office	Number of Attendees
1 st	10	10
2 nd	9	9
3 rd – 5 th	12	12
6 th	12	11
7 th – 11 th	12	12



Restriction on Concurrent Positions for Independent Directors

In accordance with Article 8, Paragraph 3, Subparagraph 4 of the Enforcement Decree of the Act on Corporate Governance of Financial Companies, our independent directors may not concurrently serve as independent directors, non-executive directors, or non-executive auditors at other companies. In addition, they may not concurrently serve as directors, executive officers, or auditors at two or more companies other than ours.

(As of the end of June 2025)

Number of other positions restricted for independent directors	2 positions
Independent directors holding 4 or fewer other positions	9 members (Park Dong-Moon, Lee Kang-Won, Won Sook-Yeon, Yi June-Suh, Joo Yung-Sup, Lee Jae-Sool, Yoon Shim, Lee Jae-Min, Suh Young-sook)

Governance

Board Committees

Board Committees

As of the end of June 2025, there are nine committees within the Board of Directors of Hana Financial Group: Audit Committee, Risk Management Committee, Internal Control Committee, Management Development & Compensation Committee, Independent Director and Auditor Nomination Committee, Group CEO Nomination Committee, Group Executive Nomination Committee, Sustainable Management Committee, and Consumer Risk Management Committee. Each committee functions independently. In particular, the Audit Committee, Risk Management Committee, Internal Control Committee, Management Development & Compensation Committee, Independent Director and Auditor Nomination Committee, and Group CEO Nomination Committee are all composed entirely of independent directors. The Audit Committee includes at least one expert in accounting or finance, and the Risk Management Committee and the Management Development & Compensation Committee are required to have at least one member with expertise in finance, accounting, or financial management.

Board Committee Status

(As of the end of June 2025)

Committee	Key Role		Chairperson
Audit Committee	<ul style="list-style-type: none">• Prepare and submit audit reports• Request appointment and dismissal of the external auditor	<ul style="list-style-type: none">• Establish the annual audit plan	Independent Director Won Sook-Yeon
Risk Management Committee	<ul style="list-style-type: none">• Establish basic risk management policies and strategies• Set crisis analysis scenarios and establish capital management and funding plans based on the analysis results	<ul style="list-style-type: none">• Set risk limits and approve limit excesses	Independent Director Yi June-Suh
Internal Control Committee	<ul style="list-style-type: none">• Establish basic policies and strategies for internal control• Enact and revise internal control standards	<ul style="list-style-type: none">• Develop plans to foster an organizational culture that values employees' professional ethics and compliance	Independent Director Lee Jae-Sool
Management Development & Compensation Committee	<ul style="list-style-type: none">• Determine executive compensation, payment methods, and performance evaluations• Prepare and disclose annual reports on compensation payment	<ul style="list-style-type: none">• Design and operate the executive compensation and performance evaluation systems and evaluate their appropriateness	Independent Director Joo Yung-sup
Independent Director and Auditor Nomination Committee	<ul style="list-style-type: none">• Establish principles for appointing independent directors• Recommend candidates for independent directors and audit committee members	<ul style="list-style-type: none">• Maintain a pool of independent director candidates on an ongoing basis and verify candidates	Independent Director Park Dong-moon
Group CEO Nomination Committee	<ul style="list-style-type: none">• Establish management succession plan for CEO and Chairman, manage the candidate pool, and verify qualifications• Set qualification requirements for CEO and Chairman	<ul style="list-style-type: none">• Recommend candidates for CEO and Chairman	Independent Director Park Dong-moon
Group Executive Nomination Committee	<ul style="list-style-type: none">• Establish management succession plans for CEOs of major affiliates, manage the candidate pool, and verifying their qualifications• Recommend candidates for CEOs of major affiliates	<ul style="list-style-type: none">• Examine and recommend candidates for registered executives (excluding CEOs and Chairmen and independent directors)	Independent Director Lee Kang-Won
Sustainable Management Committee	<ul style="list-style-type: none">• Establish and amend the Group's sustainability management strategies and policies• Review and approve the sustainability report	<ul style="list-style-type: none">• Oversee the implementation status of sustainable management initiatives	Independent Director Lee Jae-Min
Consumer Risk Management Committee	<ul style="list-style-type: none">• Establish and revise the Group's consumer risk management policies• Establish and revise consumer risk management policies of affiliates and review their activities	<ul style="list-style-type: none">• Establish, amend and repeal the regulations of the Consumer Risk Management Steering Committee	Independent Director Yoon Shim

Governance

Board Evaluation

Evaluation of Board Operation and Activities

The Board of Directors of Hana Financial Group evaluates the operation and activities of the Board and its committees each year in a fair and objective manner and discloses the results transparently to stakeholders, including shareholders. For the evaluation of 2024 activities, an external evaluation was introduced in accordance with best practices for corporate governance of bank holding companies and banks. At the 9th Board meeting in November 2024, Daishin Economic Research Institute was selected as the external evaluation agency, and at the 11th Board meeting in December of the same year, the Board approved Daishin Economic Research Institute's revised evaluation criteria, which benchmarked the performance indicators of global institutions. Based on these revised criteria, Daishin Economic Research Institute conducted the 2024 Board evaluation in January 2025. The evaluation of the Board and Board committees is conducted by both independent directors and executives/employees, using a mix of stepwise and requirement-based scales. Evaluations are carried out using written or electronic questionnaires, with respondents providing scores and comments for each item. The resulting scores for each item are converted into percentiles and average scores are calculated for each evaluation area. Evaluation intervals are classified as follows: 90–100 points (highest level), 80–<90 points (above expectations), 70–<80 points (meets expectations), 60–<70 points (average), and less than 60 points (unsatisfactory). The 2024 Board activity evaluation results were 'highest level' in all areas and were reported at the 1st Board meeting in February 2025. The results are disclosed annually in the Governance and Compensation System Report. Externally, Hana Financial Group is also assessed annually on corporate governance, including board activities, by the Korea Institute of Corporate Governance and Sustainability (KCGS), for which the company received an A rating in the financial company governance category for 2024.

Evaluation Results of 2024 BOD Activities and Operation

Item	Evaluation Result
Board roles and responsibilities	Highest level
Board structure	Highest level
Board operation	Highest level
Board sustainability	Highest level
Board evaluation	Highest level

Appointment and Evaluation of Independent Directors

Hana Financial Group maintains the Independent Director and Auditor Nomination Committee within the Board, composed entirely of independent directors, to recommend candidates for independent directors at general meetings of shareholders who meet the independence requirements prescribed by relevant laws, including the Act on Corporate Governance of Financial Companies, and who possess expertise and competencies in areas such as finance, management, economics, accounting, law, consumer protection, ESG, digital, and ICT. The Independent Director and Auditor Nomination Committee regularly receives recommendations for independent director candidates from shareholders and external advisory organizations, and manages a pool of candidates at all times. When a process to initiate the recommendation of an independent director candidate is triggered, the committee comprehensively evaluates and reviews candidates with regard to their area of expertise, board composition, qualification requirements, collective competence of the board, and board competency assessments, and recommends candidates to the general meeting of shareholders. At Hana Financial Group, the term of an independent director is two years upon initial appointment, and one year for each term of reappointment, with a maximum term of six years allowed. When recommending a candidate for reappointment as an independent director, the committee reflects the results of independent director evaluations conducted annually to ensure fairness and objectivity. To ensure objective and fair evaluations of independent directors, an external professional institution—Daishin Economic Research Institute—conducted the evaluation of 2024 activities. The evaluation is conducted early in the following year, covering the activities of the previous year. Evaluators are divided into independent directors and executives/employees. The evaluation criteria combine stepwise and requirement-based scales and written or electronic questionnaires are used with responses submitted for each item. Scores for each item are converted to percentiles and average scores are calculated for each evaluation area. If the average score is 90 points or more (out of 100), the evaluation result is highest level, 80–<90 is above expectations, 70–<80 is meets expectations, 60–<70 is average, and below 60 is unsatisfactory. For 2024 activities, most independent directors, with a few exceptions, were given the 'highest level' rating, and the results were reported at the 1st Board meeting in February 2025. The results of this evaluation are disclosed each year in the Annual Governance and Compensation System Report.

Governance

Performance Evaluation and Compensation

Employee Evaluation and Compensation System

Executive Key Performance Indicators

Hana Financial Group uses financial indicators as key indicators to assess the performance of executives, including the CEO. These include profitability (Group's return on equity, ROE), soundness (non-performing loan (NPL) ratio), capital adequacy (return on risk-weighted assets, RoRWA), shareholder value (relative Total Shareholder Return, TSR), and productivity (cost-to-income (C/I) ratio).

Non-financial performance evaluations focus on each executive's major responsibilities and key tasks, taking into account the Group's mid- and long-term strategies and ESG management. For executives whose independence is essential—such as the Chief Risk Officer, Chief Compliance Officer, and Chief Internal Audit Officer—independent evaluation indicators not linked to the company's financial performance are used to maintain the independence of the evaluation.

Linkage between Executive Performance and Compensation

Hana Financial Group's executive compensation system is designed to focus on performance-based compensation, with performance-based pay accounting for more than 50% of total compensation. Short-term incentives are paid based on an evaluation of the Group's financial performance and non-financial performance indicators tailored to the responsibilities of each executive. For long-term incentives, a Performance Share Plan (PSP) is operated, under which the initial number of shares awarded is adjusted according to the Group's performance and relative total shareholder return (TSR) over three years. In addition, if any losses occur due to predetermined clawback events before long-term incentives are paid, a portion of the performance bonus may be clawed back.

(As of the end of 2024)

Classification	Personnel	Total Compensation (Unit: KRW100 million)	Average Compensation per Person (Unit: KRW100 million)
Executive Directors (excluding Audit Committee members)	3	2,487	878
Independent Directors (excluding Audit Committee members)	5	394	81
Audit Committee Members	4	351	88

Criteria for Determining Performance-based Compensation

When awarding long-term incentives, Hana Financial Group uses the initially granted number of shares as the basis. The scale of long-term incentive payments is determined by assessing the Group's key long-term performance indicators over three years, including relative Total Shareholder Return (TSR), Group Return on Equity (ROE), net income, and Non-Performing Loan (NPL) Ratio. The calculation procedures and appropriateness of these incentives are reviewed and finally approved by the Management Development & Compensation Committee.

Policy for Deferral, Adjustment and Clawback of Performance-based Compensation

Performance-based compensation for executives, including the CEO, is divided into short-term and long-term incentives. Short-term incentives are paid in a lump sum in cash at the beginning of the following year, based on performance evaluation results in accordance with established criteria. Long-term incentives are fully deferred and after a three-year performance evaluation period, the final number of shares earned and the share price are used to determine the incentive payout amount, which is paid in cash after a one-year holding period. For the CEO, more than 50% of total performance-based compensation is deferred as long-term incentives, and for other top management, the proportion is over 66%. If an executive who has received performance-based compensation is found to have violated laws related to their duties, committed gross negligence, or engaged in unethical conduct, the Management Development and Compensation Committee or the Evaluation and Compensation Committee may decide to claw back both short-term and long-term incentives, in accordance with Article 10 of the Hana Financial Group Compensation and Performance Evaluation Regulations.

Governance

Performance Evaluation and Compensation

Employee Compensation System

To establish a performance-oriented organizational culture, Hana Financial Group's major affiliates operate incentive systems that provide differentiated rewards based on individual performance. In addition, team leaders and deputy team leaders are paid position allowances that reflect the value of their roles, and, in accordance with compensation regulations, annual salaries are simplified into annual base salary (basic pay and incentives), lunch allowance, and other allowances, thereby clarifying the basis for compensation payments.

(As of the end of 2024)

CEO Total Compensation		KRW 2,274 million
Employee Compensation Excluding CEO	Average annual salary	KRW 146 million
	Median annual salary	KRW 145 million
CEO Compensation Compared to Employee Salary	Average annual salary	15.575 times
	Median annual salary	15.682 times

Sustainability-linked Compensation

To effectively implement its ESG strategy, Hana Financial Group incorporates ESG-related indicators into executive performance indicators. Key evaluation indicators include achievements in greenhouse gas emissions reduction, expansion of ESG financial products (such as green finance and inclusive finance), and support for financially and socially vulnerable groups. For the Group CEO and the Group's Chief ESG Officer, ESG indicators account for at least 5% of their performance evaluation. Hana Securities also includes ESG performance in the KPIs of its executives, emphasizing the importance of ESG management.

Stock Ownership of CEO and Executives

Stock Ownership of the Management

CEO Stock Ownership	Multiple of base salary*	1.32
Management Stock Ownership excluding CEO	Multiple of base salary (average)*	0.47
	Executives holding shares excluding the CEO	Lee Seung-Lyul, Kang Seong-Muk, Lee Eun-hyung, Park Geun-young, Park Byung-joon, Sung Young-soo, Oh Jung-taek, Lee Joon-hyuk, Kim Mi-sook, Lee Sun-yong, Park Jong-moo, Kang Jung-han, Yang Jae-hyuk, Kang Jae-shin, Kim Ki-hong, Park Geun-hoon
Requirement for Management Stock Ownership	Stock ownership requirement as a multiple of CEO's annual salary	1.14

* Value of Shares Held Based on Basic Salary and Closing Price as of December 2024 (KRW 56,800)

Stock Issuance Status

(Unit: Shares)

Preferred stock	-
Common stock_1 vote per share	281,300,880
Common stock (treasury stock)_no voting rights	5,940,000
Total issued shares	287,240,880

Shareholders Holding 5% or More Shares

(Unit: Shares, %)

	Number of Shares Held	Ownership Percentage
National Pension Service	26,503,952	9.23
Capital Group	19,951,180	6.95
BlackRock Fund Advisors	18,317,138	6.38

Shareholder Return

Based on solid capital strength and stable profitability, Hana Financial Group is continuously expanding its shareholder return policy to enhance shareholder value. In particular, the annual dividend per share for 2024 was KRW 3,600, an increase of KRW 200 (5.8%) per share compared to the previous year, and the annual total shareholder return ratio was 37.8%, up 4.8 percentage points year-on-year. To achieve a total shareholder return rate of 50% by 2027, the Group has also resolved to repurchase and retire company shares worth KRW 400 billion, continuously pursuing substantial shareholder return policies. Hana Financial Group will continue to increase dividend predictability and strengthen shareholder confidence in accordance with its plan to enhance corporate value.



Shareholder Return
KRW 3,600 (annual dividend per share)
37.8% (annual total shareholder return ratio)

Ethical Management

Ethical Management Framework

Ethical Management Framework

All employees of Hana Financial Group regard ethical values as the highest principle, which is clearly stated in the ‘Hana Financial Group Code of Ethics’. To put this into practice, the Group has established the ‘Code One’ as detailed behavioral standards and the ‘Core 7’ as core behavioral principles to guide employees in making the right decisions and acting accordingly. In addition, various regulations and systems, including those on sustainable environmental management and employee safety and health, are in place to ensure that ethical management is practiced actively together with all stakeholders within the Group. The ‘Internal Control Committee’, composed of four independent directors, has been established as a subcommittee of the Board to oversee all the Group’s ethical issues. In addition, in accordance with the 「Enforcement Decree of the Act on Corporate Governance of Financial Companies」, the ‘Internal Control Council’, chaired by the CEO, operates to manage the internal control system. Furthermore, to enhance the effective management of group-wide internal controls, including ethical management and to improve business standards, the ‘Group Compliance Officer Council’ has been organized, striving to promote an ethical corporate culture throughout the Group.

Distributing the Code of Ethics to Affiliates

Affiliates	Description
Hana Bank	• Produced the Code One Casebook, which covers examples of dilemmas for practicing the Code One, and distributed one copy to every employee
Hana Insurance	• Displayed Code One posters and training materials
Hana Asset Trust	• Conducted in-house training with the Group Code One and the Core 7 videos for all employees in 2024 • All employees participated in the Code of Ethics pledge and ethics self-assessment.
Hana TI	• Announced the revised Group Code One and Core 7 internally • Conducted the Code of Ethics pledge and ethics self-assessment
Hana Ventures	• Produced and displayed posters on the revised Group Code One and Core 7 inside the company • Showed the 2024 Hana Financial Group Code One training video. • Published and shared the Code One handbook (the Group Code of Ethics, questions for ethical decision-making, and the Group Code One)
Finnq	• Completed four group training sessions on the revised Code One and publicly announced the revisions.

The Group Chief Compliance Officer (CCO) is responsible for overseeing the internal control system and has the authority to request corrective action regarding legal violations or wrongful conduct by employees, or to request the suspension of duties in cases of serious illegality or misconduct. The Group CCO is also obliged to report internal control matters to the Board of Directors and management. The CCOs of affiliates are required to immediately report any violations of relevant laws or the Group’s internal control regulations regarding ethical management or the prevention of unfair trading by employees that they become aware of to the Group CCO, and subsequently report the appropriate response measures taken and their outcomes.

Ethical Management System

Hana Financial Group establishes group-wide ethical standards as well as customized measures to strengthen ethical awareness tailored to the characteristics of each affiliate. Every year, regular training sessions and workshops are conducted for all employees—including fixed-term workers and temporary agency workers—on ethical issues such as workplace sexual harassment and bullying prevention, the Improper Solicitation and Graft Act, and anti-corruption.

The Group also utilizes a digital ethics management system to conduct regular pledges to uphold the Code of Ethics and ethics self-assessment for all employees. In 2024, 16,271 employees made the Code of Ethics pledge, and analyzed the results of self-assessments to identify directions and areas for improvement in ethical management. These efforts help the Group assess the current status of ethical management and set future improvement directions. In addition, the integrity evaluation—which assesses whether employees comply with ethical standards and act honestly—is incorporated into each employee’s performance evaluation, along with ethics-related indicators that comprehensively take into account compliance with ethical regulations, efforts to achieve organizational goals, work transparency, and the separation of public and private interests.

Ethical Management

Ethical Management Framework

Composition and Operation of the Internal Control Organization

Hana Financial Group has established the ‘Group Internal Control Regulations’ to build a sound internal control culture and assigns clear roles and responsibilities for internal control to all employees, including the Board of Directors. The standards for establishing and operating the Group’s internal control system are set by the holding company’s Board, and, based on these, each affiliate board is responsible for establishing and operating its own internal control standards. Each affiliate’s board of directors holds ultimate responsibility for internal control within the company.

The Group Chief Compliance Officer, appointed by board resolution, oversees the entire internal control system and ensures that compliance monitoring is carried out effectively and systematically throughout the Group. The CCO of each affiliate regularly reports intra-group transactions and compliance matters to the Group CCO, who provides feedback and thereby maintains an effective reporting and command structure for compliance monitoring. In addition, the Group CCO annually examines the adequacy of the operation of the Group’s internal control system and reports the results to the Board of Directors.

Status and Plans for Internal Control of Affiliates

Affiliate	Description
Hana Bank Hana Securities	<ul style="list-style-type: none">Establish an enterprise-wide internal control system and operate a compliance monitoring programReport internal control implementation results to the CEO and the Internal Control Council on a quarterly basis, and conduct continuous monitoring of unfair trading at branches and head office business departmentsTake follow-up measures such as warnings and re-examination programs in the event of violations
Hana Life	<ul style="list-style-type: none">Operate internal regulations such as the Code One and employee conduct guidelines related to the Improper Solicitation and Graft ActEstablish internal control processes with a focus on preventing financial accidentsStrengthen ethical awareness through training on gifts and gratuities, anti-solicitation, ethical management, and internal whistleblowing
Hana F&I	<ul style="list-style-type: none">The 10th day of each month is designated as the ‘Checklist Submission Day’ on which each division’s compliance officer submits the results of internal review of business-related misconduct to the internal control manager and the Compliance Team reviews these results.

Compliance Monitoring System

Hana Financial Group has obtained international standard certifications for the Anti-Bribery Management System (ISO 37001) and the Compliance Management System (ISO 37301) in the management of the holding company and its affiliates, thereby continuously practicing anti-bribery and compliance management at the global level.

Acquiring Certifications for Anti-Bribery Management System and Compliance Management System

Hana Bank

In December 2023, Hana Bank became the first major commercial bank in Korea that acquired international certifications for both ISO 37001 and ISO 37301. The bank also passed the ISO surveillance audit in December 2024, demonstrating that it operates a global-standard internal control and compliance management system. Moving forward, Hana Bank will continue to conduct ongoing activities—such as monitoring, internal audits, and process improvements—based on these certified systems.

Compliance Monitoring Systems and Programs

Hana Financial Group’s compliance monitoring system is divided into branches and the compliance monitoring department. Each branch performs ongoing internal control activities based on assigned roles and responsibilities relevant to its operations, while the compliance monitoring department is responsible for inspecting and supporting branches to ensure that autonomous internal controls are carried out effectively at branches. Compliance monitoring programs include preparing and distributing compliance guidelines, providing compliance-related training, ongoing monitoring, and re-examining violation cases. At Hana Bank and Hana Securities, the internal control manager in each branch checks compliance status using internal control checklists and reports to the compliance officer. Important matters are managed using daily and quarterly checklists according to internal control regulations and other internal regulations, ensuring systematic and appropriate internal control.

Ethical Management

Ethical Management Framework

Monitoring Key Business Operations

Hana Financial Group conducts continuous monitoring of key operations to ensure compliance with financial regulations and to establish a fair trading order, and strengthens preventive activities to avoid financial accidents or inappropriate business practices. If any violations are detected, the Chief Compliance Officer takes immediate action, such as issuing warnings, and the results of these checks are reported quarterly to the CEO and the Audit Committee. In particular, key monitoring targets at Hana Securities include unfair trading in the securities market, excessive trading accounts, fund transactions at branches, derivatives trading accounts, and personal trading or conflict-of-interest-related activities by employees.

Category	Key Contents	Schedule
Compliance	<ul style="list-style-type: none">Review the internal control management manual and report on the results- Each department's compliance staff conducts a review and obtains approval from the responsible officer→ The Compliance Team conducts an inspection	Monthly
	<ul style="list-style-type: none">Review holdings and trading history of specific securities, etc.	Semi-annually
	<ul style="list-style-type: none">Review the adequacy of the identification, evaluation and management of compliance and anti-corruption risks	Throughout the year
	<ul style="list-style-type: none">The holding company's department monitors branches.- Check the adequacy of compliance monitoring and performance of duties in accordance with department-specific internal regulations	Throughout the year

Anti-Money Laundering System

Hana Financial Group has established relevant internal regulations such as the 'Group Anti-Money Laundering (AML) Policy' and the 'Rules for Anti-Money Laundering Operations' to effectively conduct anti-money laundering activities. The 'Group Anti-Money Laundering Policy' specifies the necessary matters to enable the holding company to systematically manage internal control policies to perform anti-money laundering activities at its subsidiaries. The 'Rules for Anti-Money Laundering Operations' reflect the recommendations of the Financial Action Task Force (FATF) and set out the specific procedures and requirements necessary to prevent money laundering and prohibit terrorist financing.

Group AML Reporting Officer Meeting

Hana Financial Group operates the 'Group AML Reporting Officer Meeting' to facilitate the smooth sharing of AML information, establish a group-wide cooperation system, and raise the level of AML operations. In 2024, the meeting was held twice to discuss key AML activities and plans for each affiliate, as well as the results of the risk-based approach (RBA) assessment by the Korea Financial Intelligence Unit.

AML Review Committee and BOD Reporting

Hana Bank

Hana Bank introduced the AML Review Committee, the first of its kind in the Korean banking industry, and holds meetings twice a year to enhance management's sense of responsibility for AML operations and emphasize its importance. Matters reviewed and resolved by the committee are reported to management and the Board at least twice annually. In 2024, the AML Review Committee was held in both the first and second halves of the year, and four reports on key AML activities and plans were reported to management and the Board for review and resolution.

Strengthening the AML System

Hana Securities

In line with strengthened regulations to maintain sound financial order, Hana Securities applies a risk-based approach (RBA) to assess risk levels, taking into account various factors such as customer type and transaction characteristics. In addition, the company is reinforcing internal controls and governance frameworks by advancing the Know Your Customer (KYC) system and refining the process to detect and report suspicious transactions to effectively control money laundering. Furthermore, ongoing training is provided to all employees to raise awareness of the importance of anti-money laundering operations.

Ethical Management

Ethical Management Activities

Anti-Money Laundering Activities

Hana Bank

Hana Financial Group is making continuous efforts to systematically improve its anti-money laundering (AML) systems. Hana Bank has independently developed a ‘Machine learning (ML) model specifically designed for anti-money laundering (AML)’ in cooperation with Hana Financial Convergence Technology Institute. While the previous system expressed the likelihood of suspicious transactions as a simple numerical value, the upgraded model provides concrete reasons for suspicious transactions and a clearer, and more detailed classification of risk levels.

In addition, to proactively respond to the tightening of global AML regulations, Hana Bank strengthened practical support by preparing a re-verification process for customer due diligence (CDD) via non-face-to-face channels for individual customers at overseas branches, expanding services for providing ultimate beneficial owner (UBO) information at overseas branches, and introducing RPA to automate email notifications to prevent any omission of sanctions screening.

Furthermore, to address recent abnormal foreign exchange transactions and new forms of financial accidents concerning virtual assets, etc., Hana Bank launched the ‘AML Suspicious Transaction Monitoring Model Optimization’ project based on consulting from external professional institutions. In particular, Hana Bank strengthened customer due diligence for high-risk customers. Finally, the Bank has built a non-face-to-face customer verification system (Self-KYC) that enables customers to complete identification via text messages on smartphones or KakaoTalk. The company has also contributed to both data cleansing and improved operational efficiency by upgrading systems to enhance data integrity.

Hana Bank's Anti-Money Laundering Performance



Korea Financial Intelligence Unit ‘Comprehensive Evaluation of Anti-Money Laundering System Implementation’ in 2024

(Highest rating)



‘Business Merit Award’ at the 18th Anti-Money Laundering Day in 2024

(Individual commendation for AML department employees by the Chairman of the Financial Services Commission)

AML Training

Hana Bank

In 2024, Hana Bank offered around 183 training courses related to case studies and practical considerations for strengthening employee AML capabilities, with participation from approximately 280,000 employees. The Bank is committed to enhancing the effectiveness of training and actively communicating with employees by providing tailored and specialized training programs for each employee.

Category	Target	Content
Customized Training	Long-term employees at headquarters, etc.	• AML system and practical training: how to use AML-related IT systems, etc.
	19 branches, including regional branches	• On-site AML training: sharing key AML review findings
	68 executives on the board (including independent directors) and management	• AML executive course: content development and training
	396 new hires in 2024	• AML training - First half: applicable laws and regulations, key system information, and practical considerations - Second half: basic training tailored to KYC implementation and IT systems
Expert Training	-	• AML specialist qualification (expert) course
	70 people	• Obtained qualification for the 1st Test of Proficiency in AML/CFT (TPAC) administered by the Korea Banking Institute
	Approximately 620 employees responsible for compliance monitoring	• Job training: AML training focused on managing AML responsibilities of compliance monitoring staff at branches and headquarters
	Dedicated staff	• Advanced training: virtual asset transactions and suspicious transaction reporting types

Ethical Management

Ethical Management Activities

Fair Trade Activities

Fair Trade

Hana Bank

Hana Bank operates the Fair Trade Compliance Program (CP) to ensure that employees comply with fair trade laws and to prevent unfair trade practices. The Chief Compliance Officer, appointed by the Board of Directors, serves as the Fair Trade Compliance Manager, and the Compliance Manual for fair trade has been made public to establish a systematic and transparent compliance system.

In addition, Hana Financial Group introduced an integrity and ethics pledge system for partners in 2019 to foster a culture of mutual growth through fair and transparent transactions with business partners. This system requires partner companies to submit an integrity and ethics pledge when entering into contracts. The Group also uses ESG ratings as criteria for partner selection, strengthening fairness and transparency throughout the supply chain.

Fair Trade Risk Management

Hana Insurance

Hana Insurance strictly prohibits unfair trade practices, a policy that is explicitly codified in Article 19 of its internal control standards and managed in a systematic manner. All external transactions are conducted in accordance with the Detailed Rules for Contract Handling, and the Compliance Department reviews contracts in advance to ensure the appropriateness of contract terms and compliance with fair trade requirements. In particular, for transactions between affiliates, the company has established and operates the Detailed Rules for Managing Internal Transactions, as well as the Standards for Assessing the Appropriateness of Internal and Cooperative Transactions. The appropriateness of internal transactions is reviewed quarterly to ensure ongoing management of fair trade risks.

Fair Trade Training

Hana Bank

Hana Financial Group continuously conducts fair trade training to foster a culture of transparency and fairness in transactions with business partners. In particular, the Group offers advanced courses to compliance officers in each department to strengthen customized training tailored to their departments and responsibilities. Hana Bank provided 11 fair trade training sessions, including training on practical considerations related to fair trade regulations for head office staff in March 2024, compliance training concerning inter-affiliate transactions, and professional lectures delivered by in-house and external lawyers.

Target	Training Format	Training Content	Remark
New-transferred employees at the holding company	Group training	• Banking holding company, internal control system, AML operations, prohibition of unfair trade practices, etc. - Ethical management (Code of Ethics, Code One, Core 7, etc.)	Q1 Q3
Compliance officers at each department of the holding company	Group training	• Training for compliance officers - Key issues related to compliance monitoring, internal control, etc. - Matters related to ISO certification systems - Training on HCS (Hana Compliance System)	Q1 Q3
Executives and employees of the holding company	Cyber training	• Ethics and compliance training for Hana employees - Training on ethical management, AML operations, anti-corruption, integrity, etc.	Q2 (AML training) Q3 or Q4
	Dissemination (written)	• Training to prevent unfair trading, such as the use of undisclosed material information - Distributed training materials for monitoring trading of specific securities, etc. • Training on the Group guidelines on gifts and gratuities and the Improper Solicitation and Graft Act	January July Q1 Q3

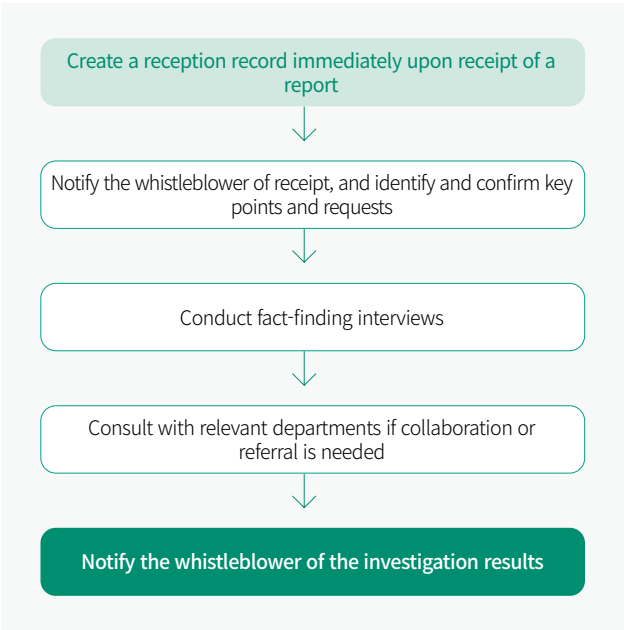
Ethical Management

Ethical Management Activities

Operating the ‘Healthy Voice’ system

Hana Financial Group operates a whistleblowing system accessible to both employees and customers to handle violations, misconduct, and sexual harassment cases quickly and effectively. The Group has established a process to protect the identity of whistleblowers and ensure a safe reporting environment. If an individual reports a matter involving themselves, mitigating factors are considered to reduce liability, and appropriate rewards are provided to those whose reports help prevent losses or create benefits for the company.

Report Receipt and Processing Procedures



Employee Awareness Improvement and Education

Ethics Education

Hana Financial Group has established and operates group-wide common strategies, as well as specific implementation plans tailored to the characteristics of each affiliate, to prevent ethical violations and enhance employees’ ethical awareness within the Group. To ensure practical implementation of ethical management, regular ethics training and workshops are conducted every year for all employees—including non-regular and temporary agency workers—on various topics such as workplace sexual harassment and bullying prevention, the Improper Solicitation and Graft Act, anti-money laundering, anti-corruption, and how to use internal reporting channels.

Affiliate	Content
Hana Card	<ul style="list-style-type: none">Establish a foundation for self-driven ethical awareness by sharing the Compliance Newsletter with all employeesProvide continuous education and communication focused on various ethics-related topics
Hana Securities	<ul style="list-style-type: none">Establish annual internal control training plans and conduct systematic compliance training tailored to the characteristics of each departmentDesignate the third Wednesday of each month as the ‘Ethics and Compliance Day’ and carry out company-wide ethics and compliance training and self-assessment activitiesDisseminate ethics-related information via internal bulletins and documents
Hana Insurance	<ul style="list-style-type: none">Implement the ‘Ethical Management Practice Action Guide’ through the compliance system in the first and third week of each month
Hana Savings Bank	<ul style="list-style-type: none">Conduct regular ethics training for all employees, including temporary agency workers, annually
Hana Asset Trust	<ul style="list-style-type: none">Provide ethics training for all employees on workplace sexual harassment and bullying prevention, compliance with the Improper Solicitation and Graft Act, anti-money laundering, etc. at least once a year
Hana Investors Services	<ul style="list-style-type: none">Designate the second Wednesday of each month as the ‘Ethical Management Day’, with department heads and internal control managers providing dissemination training to employees

Ethical Management

Ethical Management Activities

Promoting Ethics and Integrity of Partners

When entering into contracts with partners, Hana Financial Group evaluates the appropriateness of contracts using a due diligence checklist and operates an integrity and ethics pledge system for partners. The Group checks whether the partner company provides ethics training, reviews records of unfair trade practices over the past five years, and obtains a written pledge not to engage in anti-competitive practices at the time of contract signing.

Integrity Call System

Hana Bank

Hana Bank operates the 'Integrity Call system', which involves directly calling business partners to assess their integrity. This system is conducted regularly after every major holiday and is used to evaluate the ethics and sincerity of partners, check for any requests for entertainment or gifts, and identify cases of unfair treatment. The findings are then reported to the relevant departments.

Schedule	Target Companies	Call Success Rate
February 2024	632	82.6%
October 2024	860	76.6%

Operating Employee Compliance Performance Evaluation and Disciplinary System

Hana Financial Group has established procedures to systematically assess anti-corruption and compliance risks, and incorporates the integrity of internal control and ethical management activities into performance evaluations. If a violation of internal control standards by an employee is identified, an independent investigation may be conducted by the audit department as needed, and strict disciplinary action—including dismissal, suspension, or salary reduction—is taken according to the severity of the violation. The Group also operates an 'Internal Control Deduction and Bonus System' that adjusts scores based on the level of internal control activities, occurrence of financial accidents, and legal violations. Evaluation results are used in HR disciplinary decisions, internal control point deductions in KPI assessments, or selection of employees excluded from rewards.

Implementing the Stewardship Code

Hana Financial Group incorporates non-financial factors into its investment decision process for companies to assess these factors and provide active recommendations to encourage improvements if necessary. Since 2019, the Group has adopted the Stewardship Code at major subsidiaries and established principles to fulfill its responsibilities as a trustee. The Group also transparently discloses its voting activities each year on its website.

Votes Based on Non-Financial Evaluation (ESG) of Investee Companies

Hana Bank

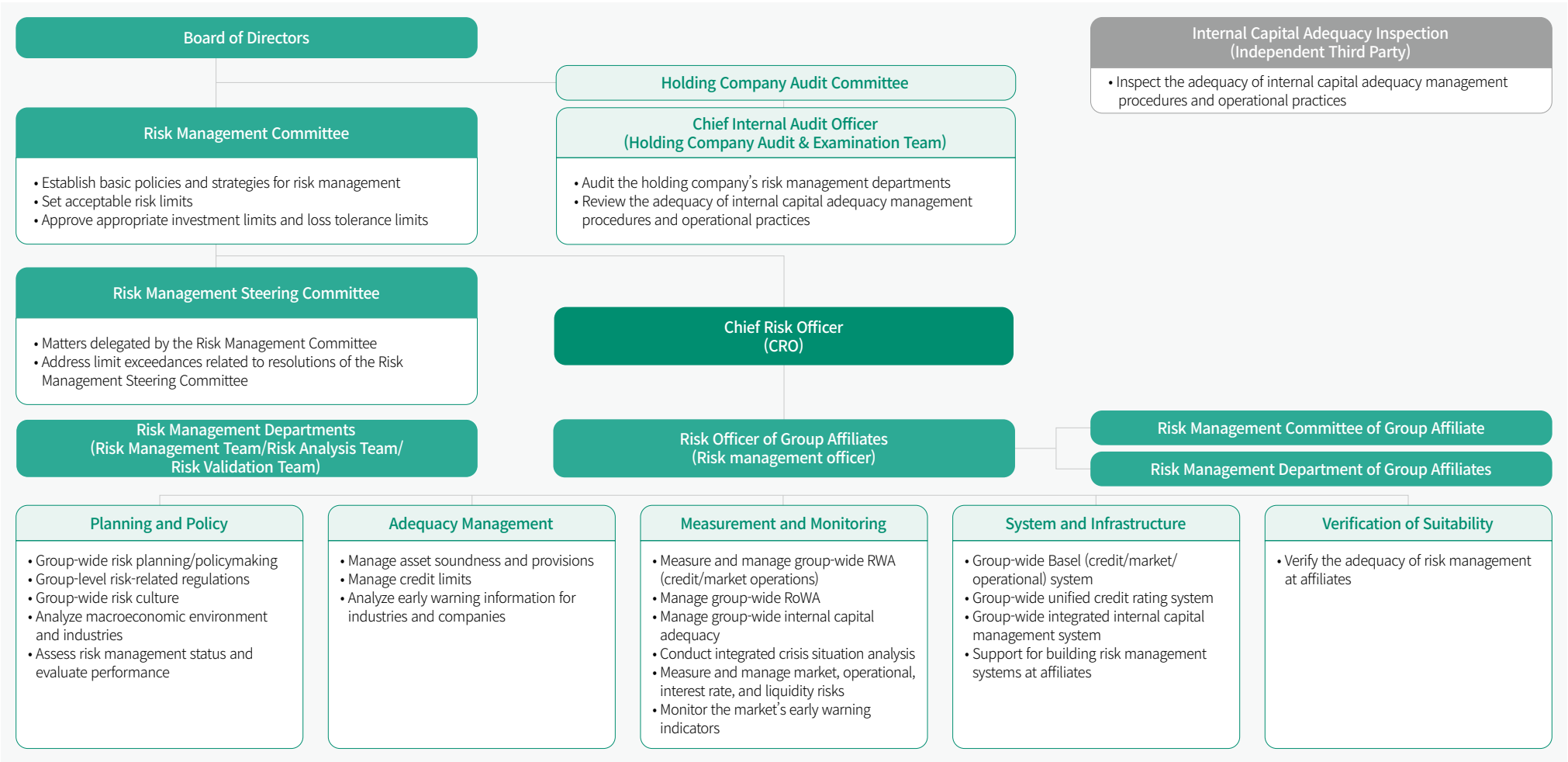
Hana Life

	Number of Voting Rights Exercised	Support (approval) rate for ESG agenda
Hana Bank	40 cases	100%
Hana Life	16 cases	100%

Risk Management

Risk Management System and Activities

Risk Management Organization and System



Risk Management

Risk Management System and Activities

Risk Governance

Hana Financial Group has established and operates a system to manage various risks that may arise from its management activities. The Board of Directors creates a risk management framework and environment linked to the Group's management strategy and delegates part of its authority to the Risk Management Committee. This committee consists of five independent directors with expertise in risk management (Lee Kang-Won, Park Dong-Moon, Yi June-Suh, Joo Yung-Sup and Yoon Shim)* and is responsible for establishing and approving the Group's risk management policies and plans.

The Risk Management Steering Committee is composed of the Group Chief Risk Officer and risk management officers from the holding company and affiliates. This committee monitors and manages the Group's overall risk management status by setting and managing detailed limits for matters delegated by the Risk Management Committee, and by reporting to the Risk Management Committee and the Board in the event of a risk occurrence. The risk management organizations of the holding company and affiliates are subordinate to the Board of Directors and the Risk Management Committee within the Board. They operate independently of their respective business divisions, objectively monitor and manage risks that may arise in business operations, and support risk management officers in all aspects of risk management.

Hana Financial Group has established a pre-consultation and reporting system between the holding company and affiliates for major risk-related matters. The Chief Inspection and Audit Officer and the holding company's Audit and Examination Team independently review risk-related operations of the holding company and report the results to the Audit Committee at least once a year.

* As of the end of December 2024

Risk Management System

Hana F&I

Hana TI

Finnq

Hana Financial Group has established risk management organizations, models, and systems to ensure integrated risk management. Through this, the Group effectively controls risk limits across the organization. Using internal models, the Group measures risk exposure, determines internal capital accordingly, and carries out systematic capital management. The Group operates a comprehensive internal capital management and evaluation system that covers not only credit, market, and operational risks, but also other quantifiable risks. In addition, the Group strengthens ESG risk management by reflecting climate-related risks in lending decisions through the reviews of ESG-restricted and ESG-sensitive industries, and by restricting transactions with companies that carry high reputational risk. Affiliates of Hana Financial Group implement a variety of activities tailored to their business characteristics to address climate change and manage risks. Hana F&I collaborates each year on the Group Financed Emissions Measurement System Enhancement Project, led by the Chief Risk Officer, to strengthen the ESG responsibilities of financial institutions in response to climate change, including achieving carbon neutrality. For corporate restructuring (CR), it reviews each case to ensure that support is provided for financial restructuring and management normalization within pre-determined risk limits. Hana TI sets its own liquidity indicator standards and monitors them monthly to ensure the stability of cash assets. In particular, it has established and operates various evaluation and management systems to prevent losses that could arise from system failures. Finnq also conducts risk and control self-assessment (RCSA) twice a year and analyzes the resulting data.

Risk Management

Risk Management System and Activities

Risk Management Committee

The Risk Management Committee is established within the Board to create Hana Financial Group's risk management environment and system and ensure efficient risk management. The committee is composed of independent directors with expertise and diverse experience in risk management to guarantee objectivity and independence. The committee regularly receives reports on the operation of the Risk Management Steering Committee and affiliate risk management committees, as well as on the Group's overall risk management status and results of integrated crisis scenario analyses.

Session	Key Agenda
1 st	<ul style="list-style-type: none">Assigned responsibilities within the risk management organizationCredit limit excess status and management measures for general construction companies with a B2 rating or lower
2 nd	<ul style="list-style-type: none">Set scenarios for integrated crisis analysis for the first half of 2024Changed internal capital limits for insurance subsidiaries
3 rd	<ul style="list-style-type: none">Appointed the chair of the Risk Management CommitteeRisk assessment results for capital increase of a subsidiary (Hana Life)Set risk limits for the second half of 2024Set internal capital limits for the second half of 2024
4 th	<ul style="list-style-type: none">Results of the integrated crisis scenario analysis for the first half of 2024Management measures for interest rate and liquidity risk related to the issuance of loss-absorbing contingent convertible bonds (hybrid capital securities)
5 th	<ul style="list-style-type: none">Regular revision of the 2024 internal recovery plan (draft)Results of the suitability test of the regular renewal of the 2024 internal recovery plan (draft)
6 th	<ul style="list-style-type: none">Set scenarios for integrated crisis analysis for the second half of 2024Set risk limits for 2024Integrated crisis scenario analysis results and response measures for the second half of 2024
7 th	<ul style="list-style-type: none">Group credit rating system operation status and regulatory RC changes in 2024Group risk management plan for 2025Risk assessment and response measures related to martial law

Risk Management Education

Hana Bank

Hana Financial Group conducts training for independent directors on the risk management system, regulatory changes, and corresponding response measures at least once a year. The Group also regularly reports on the risk management status and ongoing initiatives.

In 2024, training was provided on the introduction of stress buffer capital and the preparation of internal recovery plans. New independent directors received education on the Group's risk management system and all training sessions achieved a 100% participation rate.

Hana TI's Risk Management Committee

Hana TI

Hana TI's Risk Management Committee is comprised of eight members, including the CEO and other executives, and convenes quarterly. The committee comprehensively manages policies and basic plans related to the various risks that may arise in the management process. Through this process, Hana TI continuously monitors liquidity to ensure asset stability, and maintains the safety of financial data through regular Risk and Control Self-Assessment (RCSA). The company is also actively engaged in business continuity planning (BCP). In 2024, disaster recovery drills were conducted by six key infrastructure and facility departments to prepare for disasters and disruptions. These efforts focus on minimizing the impact of system failures and maintaining stable operations.

Hana Ventures' Risk Management Committee

Hana Ventures

Hana Ventures holds a Risk Management Committee meeting every quarter to manage risks by sharing and overseeing risk policies, management plans and investment portfolio audit results. Each quarter, investment assets are assigned for ratings based on investment audit guidelines and operational manuals, and on-site inspections are conducted for investees at risk of insolvency to strengthen risk management. In addition, the company performs department-level process reviews through the Risk and Control Self-Assessment (RCSA) semiannually and conducts disaster simulation drills as part of its business continuity plan (BCP). Going forward, led by the Risk Management Team, Hana Ventures plans to strengthen preventive risk management and post-investment monitoring by actively utilizing the investment management system and thoroughly monitoring investment status and post-investment management.

Risk Management

Risk Management System and Activities

Enhancing Risk Management of Affiliates

Promoting a Field-Oriented Risk Management Culture for Sustainable Management

Hana Bank

Hana Financial Group is strengthening field-oriented risk management to ensure sustainability. Hana Bank regularly holds Credit Cost Council meetings attended by frontline branches and headquarters departments to facilitate active communication channels. These meetings foster a company-wide consensus by sharing and disseminating key risk issues. In addition, the bank selects outstanding risk management employees each month and reflects their performance in branch and staff evaluations, thereby promoting the establishment of a field-oriented risk management culture.

Classification	Description	Members
Credit Cost Council	• Share and discuss key risk issues between frontline branches and headquarters departments to strengthen field-centric risk response	Heads of major departments at headquarters and branch managers
Outstanding Risk Management Employees Recognition Program	• Encourage outstanding risk management employees and promote the early establishment of field-oriented risk management culture	All employees

Enhancing Risk Management

Hana Securities

For effective company-wide risk management, Hana Securities has established clear management standards and operates an integrated, system-based risk management framework, alongside the operation of committees and establishment of organizational structures. The company has systematically developed organizations and procedures according to its basic risk management policies and strategies, and uses integrated IT systems for effective risk monitoring.

In addition, Hana Securities strictly manages acceptable risk levels by setting limits such as total risk limits, internal capital limits, company-wide exposure (market and credit risk exposure transactions) limits, and annual loss tolerance limits. The company continuously updates relevant regulations and guidelines including risk management regulations and crisis management guidelines. It also manages limits for each type of risk (such as market and credit risks) and tracks related indicators such as capital adequacy and liquidity risk.

In addition to preventive risk management measures, Hana Securities has also established a crisis response system to ensure efficient response. In crisis situations, each department acts promptly according to pre-defined roles and response protocols to minimize losses. The company operates a five-level crisis response process based on activation criteria for each major risk type, clearly distinguishing decision-making standards, response measures, and the roles of management organizations under each scenario. The company also continuously strengthens its risk response capabilities by establishing specific procedures for funding, payment, and branch operations through business continuity planning.

Category	Key Content
1. Establish basic policies and strategies for risk management	<ul style="list-style-type: none">• Build organizational structures and procedures for risk management• Operate integrated IT systems for risk management• Foster an enterprise-wide risk management culture
2. Determine acceptable risk levels	<ul style="list-style-type: none">• Set total risk limits• Set internal capital limits for internal management purposes
3. Approve appropriate investment limits and loss tolerance limits	<ul style="list-style-type: none">• Approve company-wide exposure (market and credit risk exposed transactions and investments) limits• Approve annual loss tolerance limits
4. Establish and revise risk management standards	<ul style="list-style-type: none">• Establish and revise risk management regulations• Establish and revise the Risk Management Committee and Council• Establish and revise related guidelines such as crisis management guidelines, operational risk management guidelines, risk management operation guidelines, etc.
5. Manage other indicators	<ul style="list-style-type: none">• Manage market limits such as loss amounts, value at risk, etc.• Manage credit limits such as single borrower exposure, real estate development finance exposure, etc.• Manage capital adequacy indicators such as net capital ratio, internal capital, etc.• Manage liquidity risk indicators such as liquidity ratio, maturity mismatch ratio, etc.

Risk Management

Risk Management System and Activities

Establishing BCP Management Systems

Hana Alternative Assets Management

Hana Investors Services

Finnq

Hana Alternative Assets Management has established and operates a business continuity plan (BCP) in accordance with Basel III standards to enhance its operational risk management system. The company conducts regular annual BCP simulations assuming interruptions to key core operations. In addition, all departments perform Risk and Control Self-Assessments (RCSA) twice a year to self-check and evaluate operational risks and internal control levels for early identification and evaluation of potential risks. Hana Investors Services established its BCP and maintains the ISO22301 certification to ensure continuity of core businesses even in disasters or unexpected crises, and conducts annual regular BCP and disaster recovery drills. In addition, it reinforces sensitive information protection and internal controls through SOC certification. In 2024, the company collaborated with Deloitte Anjin for internal control consulting and established a more reliable operating system. Finnq established the BCP in 2024 and conducts BCP training once a year.

Implementing Liquidity Risk Management Strategies

Finnq

Following Hana Financial Group's adoption of the 「Group Liquidity Risk Management Strategy (Draft)」, Finnq established its own liquidity risk management strategy (draft) and reported it to the 7th meeting of the 8th Board of Directors held on November 23, 2023. In line with the 「Group Liquidity Risk Management Strategy (Draft)」, the company established its own liquidity risk management strategy (draft) and regularly reports it to the Board on a quarterly basis.

Strengthening Monitoring of Risk Indicators

Hana Asset Trust

Hana Asset Trust has enhanced its exposure calculation method for leveraged land trusts and restructured its risk rating system to establish an integrated risk rating framework. The Risk Management Team of the Order Intake and Investment Committee has reinforced risk opinion documents covering contractor analysis and regulatory ratio reviews. The committee has also monitored asset quality classification criteria, and introduced new standards for soundness classification of completion-guaranteed land trusts. In addition, the company has strengthened the analysis of materials for major issue site inspections and cash flow analysis by land trust project, and revised risk-related regulations and approval authority regulations.

For 2025, Hana Asset Trust plans to enhance its risk management plan and management of alternative investments and land trust projects. The company will also check the RWA limit and utilization rate on a quarterly basis, continue impact assessment and risk management related to the introduction of new land trust regulations, and carry out ongoing monitoring of key operational risk indicators.

Risk Management

Risk Management Process

Identifying and Managing Financial and Non-financial Risks

Hana Financial Group swiftly responds to crisis situations by taking strategic and proactive risk management measures in preparation for complex global crises and growing uncertainties in the financial markets. In particular, when establishing internal capital limit plans, the Group ensures close linkage between risk management and capital adequacy management by comprehensively reflecting risk management strategies, financial plans (such as dividends and capital increases), business strategies, affiliate business plans, anticipated changes in the market environment, the Group's risk appetite, and crisis buffers. In capital adequacy management, risk types are broadly categorized into financial risks (credit, market, liquidity, and interest rate risks) and non-financial risks (operational and reputational risks), and key risks are systematically managed. Each affiliate manages risk types according to their business characteristics. The Group's risk management processes are regularly reviewed through internal audits by the Group Chief Inspection and Audit Officer (CIAO) and the holding company's Audit and Examination Team, as well as independent third-party external audits. The processes are ultimately reviewed and reported to the Risk Management Committee to enhance the effectiveness of management.

Integrated Risk Analysis (Sensitivity Analysis and Stress Testing)

Hana Financial Group conducts integrated crisis scenario analyses covering both financial and non-financial risks twice a year. The Group develops a variety of crisis scenarios reflecting the characteristics of its portfolio and the latest changes in the economic and financial environment, and sequentially estimates potential losses that could occur during a severe economic downturn. The Group also closely analyzes changes in key indicators such as the level of regulatory capital and internal capital, profit and loss, equity, and liquidity capacity to evaluate its loss-absorbing capacity and profitability. Based on these analyses, effective response strategies are developed.

Risk Priority

	Risk Type	Hana Financial Group	Hana Bank	Hana Securities	Hana Card	Hana Capital	Hana Life	Hana Insurance	Hana Asset Trust	Hana Savings Bank	Hana Alternative Assets Management	Hana F&I	Hana Ventures	Priority ¹⁾
Financial	Credit risk	●	●	●	●	●	●	●	●	●	●	●	●	High
	Interest rate risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium
	Credit concentration risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium
	Market risk	●	●	●	●	●	●	●	●	●	●	●	●	High
	Foreign exchange settlement risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium
	Insurance risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium
Non-financial	Liquidity risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium
	Operational risk	●	●	●	●	●	●	●	●	●	●	●	●	High
	Reputational Risk	●	●	●	●	●	●	●	●	●	●	●	●	Medium

1) Group level priority based on relevance of each risk type to the affiliated company is categorized as high, medium, or low.

Risk Management Activities and Mitigation Strategies

Credit Risk Management




Hana Financial Group has established a credit rating evaluation system to systematically manage credit risk, and conducts continuous monitoring by operating independent risk management organizations and early warning systems. As asset market volatility increases and risks rise in specific industries, resulting in more marginal companies and greater external uncertainty, the Group has refined its group-wide limit management system by differentiating credit limits for each borrower. The Group also minimizes losses from counterparty defaults through systematic portfolio diversification, such as setting industry-specific limits based on industry ratings, selecting key management industries that reflect economic forecasts, and managing exposure limits for real estate PF and by country. In addition, rapid information sharing within the Group enables swift responses to market changes. The Risk Management Committee and the Risk Management Steering Committee regularly check changes in exposures, compliance with limits, delinquency rates, and changes in provisions, thereby ensuring stable management of credit risk.

Operational Risk Management

Hana Financial Group regularly measures operational risk levels and checks for compliance with limits to maintain operational risk at an appropriate level in response to changes in the business environment and internal control. Each affiliate calculates the operational risk amount and reports it to the Risk Management Steering Committee and the Risk Management Committee monthly and quarterly. Even affiliates not subject to separate supervisory regulations on operational risk continuously monitor operational risk loss events and IT failures, and regularly report them to the Risk Management Steering Committee.

Risk Management

Managing Potential Risks

Potential Risk Items	Potential Decline in Economic Growth Rate Due to Decrease in the Working-Age Population	Global Financial Market Risks Arising from Political Turmoil and US Tariff War
Classification	Social Risk	Economic Risk
 Risk Definition·Description	<p>Korea's total fertility rate in 2024 is 0.75, which has led to a downward trend in the country's potential economic growth rate with forecasts suggesting it could fall to 0% by 2040. This is due to a combination of rapid aging, reduced capital investment, and a slowdown in total factor productivity. According to the Korea Development Institute (KDI), the greatest contributing factor is "changes in population structure". Korea's working-age population (ages 15-64) peaked in 2019 and has since been rapidly decreasing, and is projected to drop to 40.1% by 2050.</p>	<p>Geopolitical risks, such as the U.S. administration's rapid tariff policies and uncertainties surrounding retaliatory tariffs, are increasing risks in global financial markets. In April 2025, USD 3.1 trillion in market capitalization was wiped out from the New York Stock Exchange in a single day, and volatility soared due to rising government bond yields and sharp fluctuations in exchange rates.</p>
 Impact of Risk	<p>Such population decline can have significant impacts not only on the overall economy but also on financial institutions. As the proportion of the economically active population decreases, total savings may decline, which could lead to reduced demand for loans and investment products—including mortgages, consumer finance, and corporate lending—resulting in a contraction of overall profitability. In addition, the ensuing long-term economic slowdown may increase financial market volatility and the complexity of risk management. These combined risks present many operational and strategic challenges for Hana Financial Group. The Group is presenting an innovative vision through O.N.E Value 2030 to drive long-term planning and innovation.</p>	<p>Increased risks associated with exports—such as rising raw material and energy prices, global supply chain instability, and soaring logistics costs—are leading to concerns about the soundness of some export industries. In addition, if China were to implement economic retaliation, the risk of defaults among corporate loans to companies heavily dependent on exports to China would also increase. Such risks could spread to all industries, negatively impacting SMEs in particular. As of 2022, there were 8.04 million SMEs in Korea, accounting for 99.9% of all companies, 44.2% of sales, and 80.9% of all corporate employees. SMEs reliant on U.S. exports are especially at risk of being hit harder by the tariff risk due to limited funding and networks, as well as rising raw material prices.</p>
 Risk Response Activities	<p>With the increase in demand for pension and insurance products due to population aging, there is a need for product portfolios and marketing strategies focused on the elderly. Hana Financial Group is responding to these aging-related risks in two ways.</p> <p>Providing customized services for the elderly population and inbound foreigners</p> <ol style="list-style-type: none">1. Provide life care services through the launch of HANA THE NEXT, a brand dedicated to seniors.2. Provide financial convenience to foreigners residing in Korea through the launch of HANA THE EASY, a brand dedicated to foreign nationals3. Provide financial accident prevention education for seniors and middle-aged customers, operate mobile branches at senior welfare centers, and introduce the simple mode in mobile apps. <p>Addressing the low birthrate issue and creating a sustainable childcare environment to help resolve the problem of population decline</p> <ol style="list-style-type: none">1. Hana Financial Group's 100 Childcare Centers Construction Project2. Implement the "Hana Life Journey Support" Project3. Implement family-friendly welfare programs and provide infertility support to address the low birthrate issue	<p>Internally, to manage related risks, Hana Financial Group classifies industries, borrowers, and product groups based on impact and focuses on managing groups with relatively high risk. The Group comprehensively evaluates and monitors risks through ESRM and, in response to changes in macroeconomic indicators, separately manages vulnerable borrowers according to a three-stage scenario analysis.</p> <p>Externally, the Group has developed a variety of support measures for SMEs. To assist SMEs affected by U.S. reciprocal tariffs, Hana Financial Group is providing approximately KRW 6 trillion in emergency liquidity support. The Group also offers various financial support programs, including debt reduction and auction delay negotiations for NPL SME borrowers with recovery potential, interest rate reduction for high-interest borrowers, preferential interest rates for young entrepreneurs, preferential interest rates for maturity extension, and principal repayment conversion programs.</p> <p>In addition, to support export SMEs, the Group has signed an MOU with Korea Trade Insurance Corporation to offer the "Export Package Preferential Financing." The Group also provides education and customized financial solutions to working-level staff and executives by holding export/import academies and foreign exchange seminars to boost their risk management capabilities.</p>

188	ESG Finance Data
189	Environmental Data
190	Social Data
194	Economic and Business Data
195	Tax Strategy



06.

ESG DATA BOOK

Hana Art Crew: Kim Ri-Na
Title: Blue Mountain in the Mist

ESG Finance Data

ESG Loans

(Unit: KRW 100 million, %)

Category	Amount	Description
Corporate finance	The following types of financial products are included in this loanS.	
	Green loans, social loans, sustainable loans	51,593
	• Loans that support environmental sustainability, such as corporate loans aimed at environmental improvements, including energy efficiency, renewable energy projects, pollution prevention, and sustainable agriculture.	
	• Loans provided to address social issues, such as corporate loans aimed at creating social value in housing, education, healthcare, and support for low-income groups.	
	• Loans to support sustainable businesses that contribute to both environmental and social objectives, targeting projects that can have a positive impact across all aspects of ESG.	
	Sustainability-linked corporate loans	149
	Sustainable finance tailored to SMEs	389
Personal finance	Total sustainable corporate loans	52,131
	Total corporate loans	594,993
	Ratio of sustainable corporate loans	8.80%
	Sustainable loans and mortgages	22,424
	Total personal loans	567,621
	Ratio of total sustainable personal loans	4.0%

Environmental Data

Greenhouse Gas (GHG) Emissions¹⁾

(Unit: tCO₂eq, tCO₂eq/persons)

Category	Description	2021	2022	2023	2024	2024 Target ²⁾
Direct emissions (Scope 1)	Target Management System	7,454	7,101	7,370	6,956	7,222
	SBTi	7,757	7,687	7,816	7,433	7,660
Indirect emissions (Scope 2)	Target Management System	56,464	55,443	57,773	58,759	56,618
	SBTi	61,160	59,883	61,403	62,657	60,175
Total (Scope 1+2) ³⁾	Target Management System	63,918	62,544	65,143	65,715	63,840
	SBTi	68,917	67,570	69,219	70,090	67,835
GHG emissions intensity (employees)	Target Management System	4.78	4.77	4.72	4.75	4.63
	SBTi	3.88	3.85	3.76	3.79	3.68

1) Target Management System criteria: Hana Bank head office and branches, tenant companies of Myeongdong building (Hana Financial Group, Hana Bank, Hana Card, Hana Life, Hana F&I, Hana Alternative Assets Management, Hana Investors Services); SBTi: Based on all business sites of Hana Financial Group

2) Reduction target criteria: 2% reduction compared to the previous year

3) Total emissions based on target management system are applied as the sum of Scope 1 and Scope 2

Scope 3 Emissions¹⁾

(Unit: tCO₂eq)

Category	2021	2022	2023	2024	2024 Target ²⁾	Emissions Item Calculation Criteria
Purchased goods and services	1,283	1,201	1,203	1,015 ³⁾	1,179	• Number of new cards issued • Number of new bankbooks issued • Number of paper consumed • Water consumption
Capital goods	214	492	445	939 ⁴⁾	436	• Amount of laptops and desktop computers purchased • Amount of monitors and printers/multi-function printers purchased (2022 included)
Upstream transportation and distribution	262	263	291	277	285	• Cash transport distance
Waste generated in operations	263	183	183	364 ⁵⁾	179	• Amount of garbage bags purchased • Amount of waste collected and recycled
Business travel	2,832	3,363	1,092	573 ⁶⁾	1,070	• Employees' business trip distance
Employee commuting	9,365	8,240	8,608	9,482	8,436	
Use of sold products	3,542	1,010 ⁷⁾	1,048	4,511 ⁸⁾	1,027	• Usage hour of internet/mobile banking
End of life treatment of sold products	351	265	240	232	235	• Number of cards disposed • Number of bankbooks disposed
Total	18,112	15,018	13,109	17,394	12,847	

1) All business sites of Hana Financial Group (Self-calculated Values)

2) Reduction target criteria: 2% reduction compared to the previous year

3) Reduction in paper purchases due to the expansion of paperless operations

4) Increase in new PC purchases due to the scheduled replacement

5) Increase in emissions due to enhanced activity data collection methods

6) Change in activity data calculation method (data calculated based on the number of trips)

7) Change in 2022 emissions calculation formula (utilizing monthly active users)

8) Increase in emissions due to improved calculation methods for mobile banking activity data

* Prioritized highly relevant items among the 15 categories of Scope 3

Energy Consumption by Energy Type¹⁾

(Unit: TJ, TJ/persons)

Category	2021	2022	2023	2024	2024 Target ²⁾
Fuel consumption	125	119	132	124	129
Electricity consumption	1,137	1,108	1,237	1,257	1,212
Steam consumption	49	55	50	51	49
Total consumption	1,311	1,282	1,419	1,432	1,390
Energy use intensity (Employees)	0.0738	0.0746	0.0771	0.0775	0.0756
Total renewable energy generation ³⁾ (solar, geothermal, fuel cell)	3.73	7.17	4.33	5.44	-
Total renewable energy consumption ³⁾ (solar, geothermal, fuel cell)	3.73	7.17	4.33	5.44	-

1) All business sites of Hana Financial Group

2) Reduction target criteria: 2% reduction compared to the previous year

3) Hana Financial Group Headquarters at Euljiro, Cheongna IDC, Global Campus, etc.

Water Consumption

(Unit: m³)

Category	Description	2021	2022	2023	2024	2024 Target ³⁾
By Building	Hana Bank headquarters	37,382	39,078	46,541	48,570	45,610
	Myeong-dong Building ¹⁾	52,150	54,363	57,468	54,640	56,319
	Others ²⁾	34,622	44,930	57,066	67,367	55,925
	Total	124,154	138,371	161,075	170,577	157,854

1) Hana Financial Group, Hana Bank, Hana Card, Hana Life, Hana F&I, Hana Alternative Assets Management, Hana Investors Services

2) Hana Securities, Hana Insurance, Hana Savings Bank, Hana Asset Trust, Hana Capital, Hana Ventures

3) Reduction target criteria: 2% reduction compared to the previous year

Waste Discharge¹⁾²⁾³⁾

(Unit: ton)

Category	2021	2022	2023	2024	2024 Target ⁵⁾
Waste incinerated without energy recovery ⁴⁾	1,251	146	135	208	
Waste incinerated with energy recovery	81	206	144	174	
Recycled	51	101	111	146	
Total	1,383	453	390	528	382

1) All business sites of Hana Financial Group

2) Volume of waste generated is equal to volume of waste treated

3) Treated waste of Hana Bank by designating a waste treatment company since 2022

4) Sharp decline due to measurement by the amount of garbage bags purchased in 2021 and the actual amount of discarded waste in 2022

5) Reduction target criteria: 2% reduction compared to the previous year

Social Data

Employee Status¹⁾

(Unit: persons, %)

	Category	2022	2023	2024
Total number of employees	Total	17,558	18,392	18,492
Female ratio		53.0	53.9	54.7
Regular	Subtotal	14,847	14,858	14,817
	Male	6,748	6,738	6,584
	Female	8,099	8,120	8,233
Unlimited contract	Subtotal	466	409	387
	Male	193	136	112
	Female	273	273	275
Fixed-term/temporary	Subtotal	2,245	3,125	3,288
	Male	1,305	1,605	1,678
	Female	940	1,520	1,610
By age	Under 30 years old	1,379	1,591	1,746
	30-50 years old	12,658	13,276	12,996
	Over 50 years old	3,521	3,525	3,750
Status of external workers	Total number of employees in workforce	3,653	3,930	6,999

1) Including non-registered executives, excluding registered executives

Diversity by Position¹⁾

(Unit: persons, %)

	Category	2022	2023	2024
Executives	Subtotal	169	195	239
	Female	9	11	12
	Female ratio	5.3	5.6	5.0
General Managers	Subtotal	2,636	2,618	2,633
	Female	559	487	699
	Female ratio	21.2	18.6	26.55
Junior Managers	Subtotal	6,220	6,571	6,838
	Female	2,790	3,198	3,501
	Female ratio	44.9	48.7	51.2
Staff (Bank clerk)	Subtotal	8,592	9,008	8,782
	Female	5,955	6,216	5,906
	Female ratio	69.3	69.0	67.3

1) The employment target for women in 2030 is 50%, with the following goals for the percentage of women by positions.
 - Executives: 15% - All management: 50% - Junior management: 50%

Diversity by Job Function

(Unit: %)

Category	2022	2023	2024
Share of Women in professional positions ¹⁾	N/A	28.9	29.6
Share of Women in management positions in revenue-generation functions ²⁾	48.0	60.3	61.1
Share of Women in STEM related positions ²⁾	27.4	27.9	29.9

1) Collected from 2023

2) The diversity goals by job function for 2030 are as follows.

- Revenue-generating functions: 25%
- STEM related positions: 25%

Employee Diversity

(Unit: persons, %)

	Category	2022	2023	2024
Ratio of employees by nationality	Korea	99.64	97.46	97.39
	USA	0.05	0.09	0.08
	Canada	0.03	0.03	0.03
	China	0.11	0.13	0.12
	Indonesia	0.03	0.02	0.02
	Others	0.15	2.27	2.35
Ratio of general managers by nationality	Korea	99.83	99.89	99.85
	USA	0.07	0.02	0.05
	Canada	0.03	0.02	0.05
	China	0	0.04	0.04
	Indonesia	0	0	0
	Others	0.07	0.02	0.01
Employees with disabilities	Number of employed persons with disabilities	120	171	197
Veterans	Male	46	351	351
	Female	17	409	412

Ratio of Wage of Female to Male¹⁾

	Category	2022	2023	2024
Ratio of wage of female to male	Executives	1	1	1
	Managers	1	1	1
	Non-managers	1	1	1

1) Payrolls may differ among employees of Hana Financial Group according to years of service and performance appraisals, but there are no differences in the basic salary between males and females of the same job rank and salary step.

Social Data

Employee Turnover Rate

(Unit: %)

Category		2022	2023	2024
Total employee turnover rate		12.45	9.83	10.26
Involuntary employee turnover rate ¹⁾		3.07	2.72	3.92
By gender	Male	3.57	2.83	4.12
	Female	2.62	2.63	3.75
By age	Under 30 years old	9.55	12.11	11.19
	30-50 years old	1.35	1.41	1.42
	Over 50 years old	6.81	3.75	10.04
Voluntary employee turnover rate ²⁾		9.38	7.11	6.34
By gender	Male	10.30	7.45	6.32
	Female	8.55	6.81	6.36
By age	Under 30 years old	16.53	16.68	15.15
	30-50 years old	7.39	4.98	4.79
	Over 50 years old	15.00	11.02	8.20

1) Involuntary turnover: retirement (honorable retirement), wage peak retirement, dismissal, resignation due to illness, etc.

2) Voluntary turnover: resignation, retirement, early retirement, desired retirement/semi-retirement, etc.

Average Years of Employment

(Unit: years)

Category		2022	2023	2024
Average years employed	Male	13.04	12.86	12.82
	Female	13.93	14.07	14.05

Hires

(Unit: persons, %)

Category		2022	2023	2024
Total number of hired employees		1,586	2,028	1,950
By gender	Male	758	833	751
	Female	828	1,195	1,199
By age	Under 30 years old	629	868	913
	30-50 years old	763	953	836
	Over 50 years old	194	206	201
Internal hires		86.5	65.7	68.7

Parental Leave

(Unit: %)

Category		2022	2023	2024
Ratio of employees who returned to work after parental leave ¹⁾	Male	100	100	90.5
	Female	94.8	100	98.9
Ratio of employees holding position for over 12 months after returning from parental leave ²⁾	Male	92.3	100	73.3
	Female	73.5	100	100

1) Ratio of employees who returned to work after parental leaves during the reporting period

2) Ratio of employees who returned in the previous year and worked for more than 12 months as of the end of the reporting period

Labor-Management Relations

(Unit: persons, %, times)

Category		2022	2023	2024
Number of employees who can join labor unions ¹⁾		13,638	13,755	12,444
Number of employees with membership in labor unions ¹⁾		11,305	11,353	11,227
Ratio of employees with membership in labor unions ¹⁾		82.89	82.5	90.22
Ratio of employees impacted by collective agreement		100	100	100
Number of joint labor-management meetings held		67	154	104

1) As for 2022, the number of employees eligible for the labor-management council is counted, and from 2023, the number of employees eligible for labor union membership is aggregated. (Among the Group companies, Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, Hana Insurance, and Hana F&I have labor unions)

Employee Job Satisfaction¹⁾²⁾

(Unit: point)

Category	2021	2022	2023	2024
Employee job satisfaction	73.9	78.9	79.6	79.5

1) Data Scope: Hana Bank

2) The survey scores reflected satisfaction with the job experience in the current department and branch (competitive products and customer service), motivation and purpose (recognition and encouragement for effort and performance), and happiness and stress in the work environment (work & life balance).

Social Data

Industrial Accidents

(Unit: %)

Category	2022	2023	2024
Ratio of absence	0.0070	0.0024	0.0048

Employee Performance Evaluation

(Unit: persons)

Category	2022	2023	2024
Number of employees subject to regular performance evaluations	Subtotal	15,251	15,829
	Male	7,406	7,631
	Female	7,845	8,198
Number of employees who received regular performance evaluations	Subtotal	15,211	15,758
	Male	7,386	7,589
	Female	7,825	8,169

Employee Incentives linked to Sales Performance

(Unit: %)

Category	2022	2023	2024
Ratio of employees who receive compensation linked to the sales performance of products and services	0.14	0.14	0.15

Employee Training Expenses and Hours

(Unit: KRW 10,000, hours)

Category	2022	2023	2024
Average training expenses per employee	82	91	87
Average training hours per employee by gender	Subtotal	72	59
	Male	61	50
	Female	80	67
Average training hours per employee by age	Under 30 years old	92	156
	30-50 years old	74	55
	Over 50 years old	55	26

Number of Employees who Completed Ethics and Compliance Training¹⁾

(Unit: persons)

Category	2022	2023	2024
Training on anti-money laundering	334,283	288,539	298,453
Training on internal control and ethics	35,851	26,459	25,775
Human rights training	3,235	7,549	5,837
Financial consumer protection training	37,941	29,504	29,776
Fair trade or fair competition training	Compliance Officers	146,755	1,079
	General employees	13,870	1,784

1) Multiple trainings were conducted annually, and the total number of attendees per training was aggregated

Social Contribution

(Unit: KRW 100 million, persons)

Category	2022	2023	2024
Total social contribution	1,539	1,853	2,945
Number of beneficiaries of 1 Company 1 School financial literacy education	17,208	19,132	21,207

Customer Satisfaction

(Unit: %)

Category	2022	2023	2024
Customer Satisfaction	90.0	90.7	91.2

Social Data

Customer Complaint

(Unit: cases, %)

Category	2022	2023	2024
Total customer complaints filed	1,378	1,573	1,918
Resolved complaints	1,378	1,569	1,914
Completion rate (%)	100	99.75	99.79
Complaint status of the Financial Supervisory Service	Number of complaints received	981	583
	Number of monetary remedies ¹⁾	N/A	2
	Monetary remedy rate	N/A	0.34
	Number of non-monetary remedies ¹⁾	N/A	118
	Non-monetary remedy rate	N/A	20.24

1) Collected from 2023

Substantiated Complaints Concerning Breaches of Customer Privacy (Unit: cases)

Category	2022	2023	2024
Complaints received from outside parties and substantiated by the organization	0	0	0
Complaints from regulatory bodies	1	0	3

Personal Information Security and Cybersecurity

(Unit: %, cases, persons)

Category	2022	2023	2024
Number of certified IT infrastructure and information security management systems	100	100	100
Number of data breaches	0	0	0
Number of data breaches related to Personally Identifiable Information (PII)	0	0	0
Number of account holders affected by personal information breaches	0	0	0

Investment in Information Security

(Unit: KRW 100 million)

Category	2022	2023	2024
Investment in information security (information security budget out of IT budget)	819.3	836	806.6

Cases of Anti-corruption and Unfair Competition

(Unit: cases, KRW)

Category	2022	2023	2024
Actions taken for unfair-competition practices	0	0	0
Fines and settlements related to anti-monopoly/anti-competitive business practices	0	0	0
Number of confirmed cases of corruption and bribery	0	0	0
Number of filings related to conflict of interests (violations)	0	0	0
Number of anti-money laundering/internal trading cases	0	0	0

Ethical Violations¹⁾

(Unit: cases, KRW 1 million)

Category	2022	2023	2024
Violations	Conflict of interest	4	0
	Violation of fair trade compliance	4	0
	Violation of important information management	1	0
	Violation of external activities policy	0	0
	Bribery	2	1
	Violation of anti-money laundering	5	0
Disciplinary actions taken	Pay cut	7	0
	Reprimand	4	1
	Disciplinary warning	20	1
	Warning	29	0
	Others (above pay cut)	0	1
	Total financial losses due to ongoing litigation related to financial incidents	15	0

1) Reported the incident to the Financial Supervisory Service and completed the required actions in accordance with applicable laws.

Economic and Business Data

Consolidated Financial Statement in Summary

(Unit: KRW 1 million)

Category	2022	2023	2024
Net income before income tax	4,943,316	4,681,212	5,052,165

Systemic Risk Management

(Unit: KRW 100 million, %)

Category	2022	2023	2024
Basel III Tier 1 Capital	350,616	381,426	412,607
Basel III total exposure	6,410,838	6,652,165	7,120,546
Basel III leverage ratio (%)	5.47	5.79	5.79

Contributions and Other Spending

(Unit: KRW 1 million)

Category	2022	2023	2024
Lobbying, interest representation or similar	0	0	0
Local, regional or national political campaigns / organizations / candidates	0	0	0
Trade associations or tax-exempt groups	11,695	16,473	26,244
Other (spending related to ballot measures or referendums)	0	0	0
Total contributions and other spending	11,695	16,473	26,244

Contributions and Membership Fees

(Unit: KRW 1 million)

Category	2022	2023	2024
Korea Federation of Banks	3,917	4,770	5,006
Korea Institute of Finance	2,757	3,083	3,161
Korea Financial Investment Association	2,222	2,124	2,149
The Credit Finance Association	700	697	1,159
Korea Center for International Finance	551	622	728
Korea Federation of Savings Banks	489	547	541
Korea Life Insurance Association	298	500	401
The Korea Chamber of Commerce and Industry	91	1,139	872
General Insurance Association of Korea	-	617	525
Others ¹⁾	510	1,858	11,701
Total contributions and membership fees	11,695	16,473	26,244

1) Including Hana Ventures and Finnq from 2023

Income Tax

(Unit: KRW 100 million, %)

Category	2022	2023	2024
Net income before tax	49,441	46,812	50,522
Nominal tax amount	13,229	12,129	12,836
Effective tax rate (%)	26.8	25.9	25.4
Tax payment	15,242	16,098	8,580
Tax rate (%)	30.8	34.4	17.0

• Tax Strategy

Tax Strategy

Tax Details

(Unit: persons, KRW 1 million)

Tax Jurisdiction	Company name	Business area	Number of employees**	Revenue	Profit (loss) before tax	Income taxes accrued (prepaid income taxes)	Income taxes paid
Total			21,616	84,953,307	7,114,773	682,496	1,210,251
Domestic*	Hana Financial Group	Holding company	151				
	Hana Bank	General bank	11,312				
	Hana Securities	Stockbroking	1,777				
	Hana TI	Advisory and installation service business integrated with computer systems	1,200				
	Hana Capital	Installment financing	424				
	Hana Life	Life insurance	218				
	Hana Insurance	Insurance and pension	812				
	Hana Asset Trust	Other financial business	205				
	Hana Savings Bank	Mutual savings bank and other savings body	140				
	Hana Card	Credit card and installment financing	737				
	Hana Investors Services	Other financial support service	180				
	Hana Alternative Asset Management	Trust and collective investment	119				
	Finng	Other financial support service	65				
	Hana Ventures	Financial business	32				
	Hana F&I	Other financial investment business	62	83,092,090	6,959,666	669,075	1,176,821
	GLN International	Other financial business	67				
	Hana Development Infra No. 1 Private Equity	Private investment	0				
	Hana No. 3 Private Equity Subsidiary	Private investment	0				
	HF95 Securitization Limited	Asset securitization	0				
	HF No. 1 Financial Stabilization Private Equity Subsidiary	Asset securitization	0				
	HF No. 2 Financial Stabilization Private Equity Subsidiary	Asset securitization	0				
	Hana-Ever Best Corporate Stabilization Private Equity Subsidiary	Private collective investment body	0				
	Hana Alternative Investment Shipping Private No. 1	Private collective investment body	0				
	KDBI-HANA Business Reorganization Value-up Private Equity Fund	Private collective investment body	0				
	Hana Alternative Asset Management Two Way Private Equity Fund II	Private collective investment body	0				
	Hana Asset Management	Asset management	72				
	Hana Financial Find	Financial business	27				
	Hana Alternative KTCU Co Investment No. 2	Private collective investment body	0				
Singapore	Hana Asset Management Asia	Asset management	4	328	(1,241)		
China	Hana Bank (China) Limited	Financial business	810				
	Hana Share Investment (Shenzhen) Limited	Financial business	17	583,032	7,622	3,543	1,770
USA	KEB Hana New York Financial	Financial business	8				
	KEB Hana Los Angeles Financial	Financial business	12				
	Hana Bancorp, Inc.	Financial business	5	136,387	28,104	269	4,376
	KEB Hana Bank USA	Financial business	59				
Canada	Canada KEB Hana Bank	Financial business	177	124,022	23,084	-	6,757
	PT Bank KEB Hana	Financial business	1,180				
Indonesia	PT. SINARMAS HANA FINANCE	Financial business	304	601,335	53,449	1,602	14,312
	PT.NEXT Transformtech Indonesia	Financial business	73				
Germany	Germany KEB Hana Bank	Financial business	44	98,734	16,502	5,534	5,171
Brazil	Brazil KEB Hana Bank	Financial business	26	41,611	5,132	2,180	2,312
Hong Kong	KEB Hana Global Financial Limited	Financial business	15	25,415	9,952	293	1,576
Russia	Russia KEB Hana Bank	Financial business	42	182,638	12,770	-	(5,222)
Mexico	Mexico KEB Hana Bank	Financial business	39	32,036	3,964	-	(9)
Myanmar	Hana Microfinance	Financial business	1,200	35,679	(4,219)	-	2,389
Japan	Hana Card Payment	Financial business	1		(12)	-	(2)

* Consolidation adjustments are included in the domestic amount.

** Temporary employees are not included.

197	Stakeholder Engagement
198	Double Materiality Assessment
202	GRI Index
205	SASB
210	UN SDGs
212	UNGP Index
214	UN Global Compact
215	PRB Index
219	WEPs
220	TCFD Index
221	GHG Verification Statement
222	Independent Assurance Statement
223	Data Index

07. APPENDIX



Hana Art Crew: Kang Ho-Chan
Title: Hangyeryeong

Stakeholder Engagement

Stakeholder Communication Channels

Hana Financial Group defines customers, employees, suppliers, government and local governments, shareholders and investors, and local communities that have direct and indirect impacts on its business activities as its major stakeholders. We actively listen to stakeholder opinions through various communication channels every year and reflect them in our business activities.



Double Materiality Assessment

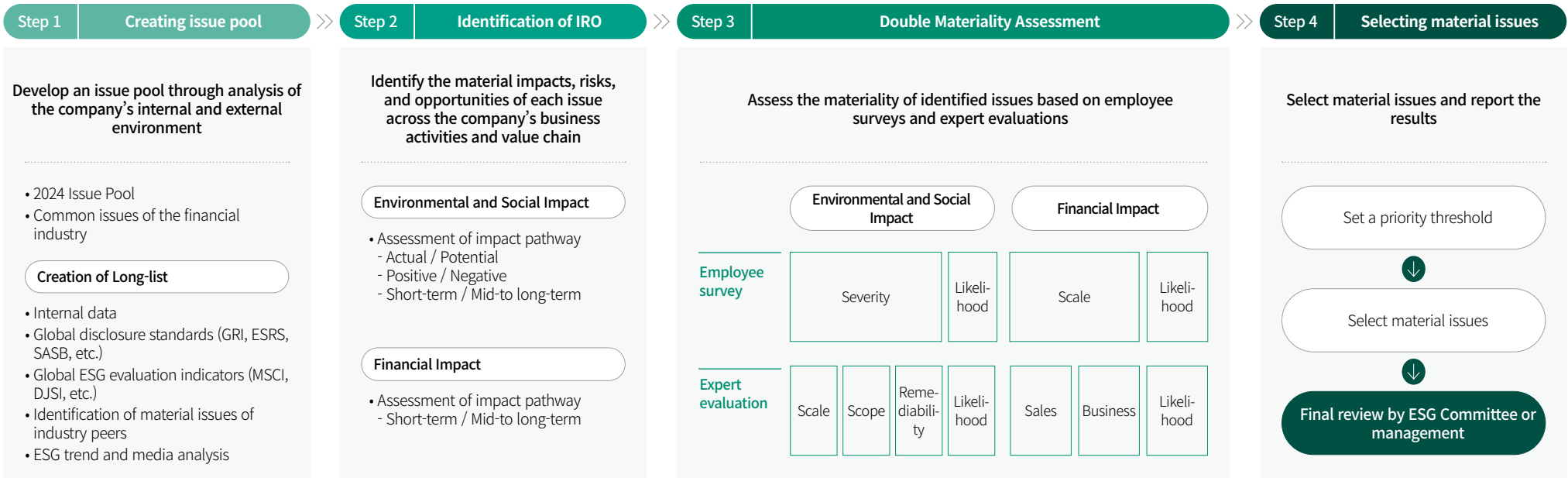
Overview of Double Materiality Assessment

Hana Financial Group systematically identifies sustainability issues that may arise in connection with its business activities, proactively manages related risks, and incorporates opportunities into its management strategies to strengthen competitiveness and achieve sustainable growth. Since 2022, Hana Financial Group have adopted a double materiality assessment in line with global sustainability disclosure standards (GRI Standards 2021, CSRD, ESRS, etc.), simultaneously evaluating the impact of corporate activities on society and the environment (Impact Materiality) and the impact of social and environmental changes on the company's financial performance and value (Financial Materiality).

Process of Double Materiality Assessment

Hana Financial Group conducts a materiality assessment every year based on the Materiality principle of the GRI Standards, and discloses the strategies, objectives, and performance regarding each material issue in this report. First, we developed initial pool of 22 issues, taking into account the characteristics of the financial industry, global disclosure standards, and global ESG evaluation indicators and then identified the impact, risk, and opportunity across our business activities and value chain for each of the issues. Subsequently, through employee surveys and expert evaluations, a total of 10 material issues were selected by comprehensively considering both environmental and social impacts as well as financial impacts. In particular, in 2024, in-depth evaluations and legal reviews by legal and ESG experts were additionally conducted to further strengthen the consistency and reliability of the assessment results.

Process of Hana Financial Group's 2024 Double Materiality Assessment



Double Materiality Assessment

Double Materiality Assessment Results

Hana Financial Group identifies material issues linked to its mid-to long-term ESG strategy each year by considering both environmental and social impacts as well as financial impacts. ‘Response to climate change,’ one of the core issues from the last year, remained a core issue this year. Given the increased importance due to incidents related to information protection and ethical management in society at large, ‘Personal information protection’ and ‘Strengthening ethical management and compliance’ were newly identified as core issues. The Group integrates these material issues into its enterprise risk management process and links them to executive KPIs and compensation. In addition, the Sustainable Management Committee under the Board of Directors leads the establishment of response strategies for each material issue and regularly monitors their implementation and performance.

● High ● Medium



Mid-to Long-term Strategies	Issue	Environmental·Social	Financial	Page	GRI
E	1 Response to climate change	●	●	64-78p	201-2, 302, 305
	2 Expanding ESG financial products	●	●	57-58p	Non-GRI
S	3 Supporting employee growth (talent development, enhancement of job satisfaction, recruitment of outstanding talent, etc.)	●	●	146, 150-164p	401, 404, 405
	4 Enhancing customer satisfaction	●	●	113-119p	Non-GRI
	5 Protecting personal information	●	●	131-138p	418-1
	6 Co-prosperity with local community	●	●	47-51p	203
	7 Strengthening digital financial services	●	●	120-122p	Non-GRI
	8 Protecting financial consumers	●	●	123-130p	Non-GRI
G	9 Strengthening ethical management and compliance	●	●	173-179p	205-1, 2
	10 Proactive risk management	●	●	180-186p	2-25

Double Materiality Assessment

Double Materiality Assessment Results

Core Issues	Materiality of Issue (Business Case)	Impact	Business Strategy	Goal/Indicator	Target Year	Degree of Achievement	Management Reward (KPI Linkage)
Response to climate change	<ul style="list-style-type: none">Climate change causes physical risks due to abnormal weather events and implementation risks arising from regulatory and market changes during the transition to a low-carbon economy, both of which can spread into financial risks. Therefore, it is important to analyze the financial impact of climate-related risks using scenario-based approaches and to strengthen strategic resilience through a mid-to long-term response roadmap.	Risk	<ul style="list-style-type: none">Hana Financial Group has established internal systems such as a sustainable financial classification system and the ESRM, while formulating climate change response strategies by assessing industry-specific exposures, financed emissions, and carbon intensity through analysis of physical risks.	<ul style="list-style-type: none">Achieve the Group’s carbon emissions target for 2030 based on the SBTi (reduce operational GHG emissions by 42% and portfolio GHG emissions by 32.8% compared to 2020)Zero carbon emissions from business sites of the Group by 2050Zero coal project finance (PF) by 2050	2030 / 2050	<ul style="list-style-type: none">‘Zero’ new coal project financing (PF) after declaring the Powering Past Coal commitment (March 2021)Acquired SBTi approval (October 2022)	<ul style="list-style-type: none">Implemented 2050 ‘Zero & Zero’Established SBTi and acquired approvalEstablished climate risk management policy and supported system development
Protecting personal information	<ul style="list-style-type: none">Personal information leakage is directly linked to the reliability of a financial company and can result in legal and financial risks, making information protection increasingly important. By operating enhanced information protection systems and response mechanisms tailored to the new technological environment, it is possible to prevent information leakage and provide reliable financial services.	Cost	<ul style="list-style-type: none">Hana Financial Group is strengthening its personal information protection management system by obtaining certifications such as ISMS-P. The Group are also advancing information security monitoring by expanding the scope of log analysis and automating inspection processes.	<ul style="list-style-type: none">Maintain certifications for the personal information protection management system in 2025 and further enhance the personal information monitoring system (system upgrades and diversification of inspection scenarios)Complete the establishment of Hana Financial Group’s personal information protection management system by 2026	2025 / 2026	<ul style="list-style-type: none">100% of IT infrastructure and information protection management systems certified for information protectionZero information protection or cybersecurity data breachesInvest KRW 80.663 billion in information protectionOperate AI-based personal information protection systemObtain official security certifications for ISMS and vulnerability analysis and assessment of key information and communication infrastructure24/7 monitoring by the integrated security control centerEstablish SOAR (Security Orchestration, Automation & Response) at the Group Integrated Security Control Center for automated cyber security responseImplement an Information Protection Portal System to respond to increasingly sophisticated security threats	<ul style="list-style-type: none">Number of personal information leakage incidentsPrevention rate of suspicious electronic financial transactionsEmployee awareness and training on information protectionPerformance in advancing the information protection management system
Strengthening ethical management and compliance	<ul style="list-style-type: none">Ethical management and compliance minimize financial risks and secure the long-term competitiveness of financial institutions. By placing ethical values at the top priority and enhancing internal control systems, it is possible to practice ethical management and strengthen competitiveness.	Risk	<ul style="list-style-type: none">Hana Financial Group is improving its ethical management and compliance systems by operating a digital ethical management system and developing dedicated machine learning (ML) models for anti-money laundering (AML).	<ul style="list-style-type: none">Enhance the compliance with global standards for human rights management in 2025 (expand human rights due diligence)Achieve sustainable human rights management with social responsibility by 2026	2025 / 2026	<ul style="list-style-type: none">Zero unfair trading practices and anti-corruption violations16,271 employees signed the Charter of EthicsNewly established anti-corruption policyRegularly inspect the Charter of Ethics and conduct self-assessments for ethics	<ul style="list-style-type: none">Fair trade, fair competition, and other compliance training for employees

Double Materiality Assessment

Material Issues of External Stakeholders

Material Issues	Relevance to External Stakeholders	Character of Impact	Cause of Impacts (Range of Impact Assessment, %)			Areas of Impact Assessment							Indicator	Impact Assessment	Impact Indicator
			Business Site	Products and Services	Supply Chain	Customers	Employees	Partners	Government / Local Government	Local Community	Environment	Shareholders/ Investors			
Response to climate change	<ul style="list-style-type: none">Climate change driven by GHG emissions increases the frequency and intensity of extreme weather events, resulting in physical risks such as asset losses and higher insurance premiums. Strengthened domestic and international regulations and the growing demand for low-carbon solutions further increase volatility in profitability and financial risks. These GHG emissions also have negative impacts on a wide range of external stakeholders and lead to a rise in social costs.	Negative	●		●								<ul style="list-style-type: none">GHG emissions generated during business operations	<ul style="list-style-type: none">Environmental cost incurred (Lost): Measurement of environmental costs arising from GHG emissionsGHG emissions × Social cost of GHG	<ul style="list-style-type: none">GHG emissions: 87,484tCO₂eqSocial cost of GHG: KRW 325,991/tCO₂eqFinancial cost due to GHG emissions: KRW 28.5 billion
Protecting financial consumers	<ul style="list-style-type: none">With the accelerating digital transformation, the protection of financial consumers and the prevention of related damages have emerged as key social demands. By offering a wide range of tailored services to safeguard the rights of financial consumers and enhance information accessibility, companies can improve customer satisfaction and have a positive impact as a trusted financial partner for a diverse clientele, including financially vulnerable groups.	Positive	●			●				●			<ul style="list-style-type: none">Number of people protected from telecommunications-based financial fraud (voice phishing)Social costs saved through the prevention of telecommunications-based financial fraud (voice phishing)	<ul style="list-style-type: none">Social cost reduced (Avoid): Number of cases prevented through voice phishing prevention activities (e.g., detection of malicious apps and monitoring open banking for customers whose information has been leaked) × amount of damage per case of voice phishing	<ul style="list-style-type: none">Number of financial fraud cases prevented in 2024: 9,103Amount of financial fraud damage prevented in 2024: KRW 281.8 billionAverage damage per voice phishing incident: KRW 41 millionTotal social cost saved through voice phishing prevention activities: KRW 373.3 billion

GRI Index

Statement of use	Hana Financial Group applies the GRI Standards 2021 to its sustainable management report for the period between January 1 and December 31, 2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standards	Cannot be used in the present (standards not announced for financial industries)

General Disclosure

Topic		Disclosure	Page and Details	Topic		Disclosure	Page and Details
GRI 2: General Disclosure	2-1	Organizational details	7-8p	GRI 2: General Disclosure	2-16	Communication of critical concerns	16p
	2-2	Entities included in the organization’s sustainability reporting	3, 7-8p		2-17	Collective knowledge of the highest governance body	166p
	2-3	Reporting period, frequency, and contact point	3p		2-18	Evaluation of the performance of the highest governance body	82, 171-172p
	2-4	Restatement of information	Individual footnotes		2-19	Remuneration policies	171-172p
	2-5	External assurance	222p		2-20	Process to determine remuneration	171-172p
	2-6	Activities, value chain, and other business relationships	7p, 2024 Hana Financial Group Business Report 26p		2-21	Annual total compensation ratio	171p
	2-7	Employees	190p		2-22	Statement on sustainable development strategy	6p
	2-8	Workers who are not employees	190p		2-23	Policy commitments	9-11p
	2-9	Governance structure and composition	166-169p		2-24	Embedding policy commitments	12-17p
	2-10	Nomination and selection of the highest governance body	166, 170p		2-25	Processes to remediate negative impacts	64-78, 144-149, 180-186p
	2-11	Chair of the highest governance body	166-167p		2-26	Mechanisms for seeking advice and raising concerns	16, 180-186p
	2-12	Role of the highest governance body in overseeing the management of impacts	16p		2-27	Compliance with laws and regulations	2024 Hana Financial Group Business Report 591-598p
	2-13	Delegation of responsibility for managing impacts	16p		2-28	Membership associations	194p
	2-14	Role of the highest governance body in sustainability reporting	16p		2-29	Approach to stakeholder engagement	197, 201p
	2-15	Conflicts of interest	166, 168p, Corporate governance and Compensation System Annal Report 30p		2-30	Collective bargaining agreements	191p

GRI Index

Material Topics 2021

Topic		Disclosure	Page and Details
GRI 3: Material Topics 2021	3-1	Process to determine material topics	198p
	3-2	List of material topics	199p
	3-3	Management of material topics	200p
Economic Performance	201-1	Direct economic value generated and distributed	2024 Hana Financial Group Business Report 332-337p
	201-2	Financial implications and other risks and opportunities due to climate change	64-78p
Indirect Economic Impacts	203-1	Infrastructure investments and services supported	96-112p
	203-2	Significant indirect economic impacts	47-51, 96-112p
Anti-corruption	205-1	Operations assessed for risks related to corruption	174-175p
	205-2	Communication and training about anti-corruption policies and procedures	192p
	205-3	Confirmed incidents of corruption and actions taken	193p
Anti competitive Behavior	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	193p
Tax	207-4	Country-by-country reporting	195p

Topic		Disclosure	Page and Details
Energy	302-1	Energy consumption within the organization	189p
	302-3	Energy intensity	189p
	302-4	Reduction of energy consumption	84p
Water and Effluents	303-5	Water consumption	189p
Biodiversity	304-2	Significant impacts of activities, products and services on biodiversity	88-94p
	304-3	Habitats protected or restored	93p
Emissions	305-1	Direct (Scope 1) GHG emissions	189p
	305-2	Energy indirect (Scope 2) GHG emissions	189p
	305-3	Other indirect (Scope 3) GHG emissions	189p
	305-4	GHG emissions intensity	189p
	305-5	Reduction of GHG emissions	84p
Waste	306-2	Management of significant waste-related impacts	85-87p
	306-3	Waste generated	189p
	306-4	Waste diverted from disposal	189p
	306-5	Waste directed to disposal	189p

GRI Index

Material Topics 2021

Topic		Disclosure	Page and Details
Employment	401-1	New employee hires and employee turnover	191p
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	160-164p
	401-3	Parental leave	191p
Occupational Health and Safety	403-1	Occupational health and safety management system	139p
	403-2	Hazard identification, risk assessment, and incident investigation	142-143p
	403-3	Occupational health services	142-143p
	403-4	Worker participation, consultation, and communication on occupational health and safety	139p
	403-5	Worker training on occupational health and safety	143p
	403-6	Promotion of worker health	161, 164p
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	139-143p
	403-8	Workers covered by an occupational health and safety management system	139p
	403-9	Work-related injuries	192p
	403-10	Work-related ill health	192p

Topic		Disclosure	Page and Details
Training and Education	404-1	Average hours of training per year per employee	192p
	404-2	Programs for upgrading employee skills and transition assistance Programs	152-156p
	404-3	Percentage of employees receiving regular performance and career development reviews	192p
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	167, 190p
	405-2	Ratio of basic salary and remuneration of women to men	190p
Non discrimination	406-1	Incidents of discrimination and corrective actions taken	145-146p
Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	27-38, 47-51p
Public Policy	415-1	Political contributions	194p
Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	193p

SASB

Commercial Banks

Topic	Code	Metric	Reporting Method	Page and Details
Data Security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Number, Percentage (%)	193p
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks (including the use of third-party cybersecurity standards)	n/a	131-136p
Financial Inclusion and Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Number, reporting currency	188p
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development	Number, reporting currency	-
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Number	-
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number	45p
Incorporation of ESG Factors in Credit Analysis	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	n/a	53-56, 59-60p
Financed Emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO2eq	69p
	FN-CB-410b.2	Gross exposure for each industry by asset class	Reporting currency	70p
	FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	Percentage (%)	-
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	n/a	69p
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Reporting currency	193p
	FN-CB-510a.2	Description of whistleblower policies and procedures	n/a	148p
System Risk Management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Basis points (bps)	-
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	n/a	185p
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Number, reporting currency	
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Number, reporting currency	188p

SASB

Investment Banking & Brokerage

Topic	Code	Metric	Reporting Method	Page and Details
Employee Diversity & Inclusion	FN-IB-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	Percentage (%)	190p
Incorporation of Environmental, Social, and Governance Factors in Investment Banking & Intermediation Activities	FN-IB-410a.1	Revenue from (1) underwriting, (2) advisory and (3) securitization transactions incorporating integration of environmental, social and governance (ESG) factors, by industry	Reporting currency	-
	FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social and governance (ESG) factors, by industry	Number, reporting currency	188p
	FN-IB-410a.3	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	n/a	53-56, 59-60p
Business Ethics	FN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Reporting currency	193p
	FN-IB-510a.2	Description of whistleblower policies and procedures	n/a	148p
Professional Integrity	FN-IB-510b.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Number, percentage (%)	
	FN-IB-510b.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	Number	-
	FN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	reporting currency	-
	FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	n/a	173-174p
System Risk Management	FN-IB-550a.1	Global Systemically Important Bank (GSIB) score, by category	Basis points (bps)	-
	FN-IB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	n/a	185p
Employee Incentives & Risk-taking	FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Percentage (%)	
	FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	Percentage (%)	
	FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	n/a	-
Activity Indicators	FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Number, reporting currency	-
	FN-IB-000.B	(1) Number and (2) value of proprietary investments and loans by sector	Number, reporting currency	-
	FN-IB-000.C	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (c) currency, (d) derivatives, and (e) commodity products	Number, reporting currency	-

SASB

Asset Management & Custody Activities

Topic	Code	Metric	Reporting Method	Page and Details
Transparent Information & Fair Advice for Customers	FN-AC-270a.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Number, percentage (%)	
	FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	Reporting currency	
	FN-AC-270a.3	Description of approach to informing customers about products and services	n/a	126p
Employee Diversity & Inclusion	FN-AC-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	Percentage (%)	190p
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	Reporting currency	188p
	FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	n/a	53-56, 59-60p
	FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	n/a	-
Financed Emissions	FN-AC-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO ₂ eq	69p
	FN-AC-410b.2	Total amount of assets under management (AUM) included in the financed emissions disclosure	Reporting currency	-
	FN-AC-410b.3	Percentage of total assets under management (AUM) included in the financed emissions calculation	Percentage (%)	-
	FN-AC-410b.4	Description of the methodology used to calculate financed emissions	n/a	69p
Business Ethics	FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Reporting currency	193p
	FN-AC-510a.2	Description of whistleblower policies and procedures	n/a	148p
Activity Metrics	FN-AC-000.A	Total assets under management (AUM)	Reporting currency	
	FN-AC-000.B	Total assets under custody and supervision (AUC/AUS)	Reporting currency	

SASB

Insurance







Topic	Code	Metric	Reporting Method	Page and Details
Transparent Information & Fair Advice for Customers	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	Reporting currency	-
	FN-IN-270a.2	Complaints-to-claims ratio	Rate	
	FN-IN-270a.3	Customer retention rate	Rate	-
	FN-IN-270a.4	Description of approach to informing customers about products	n/a	126p
Incorporation of ESG Factors in Investment Management	FN-IN-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	n/a	53-56, 59-60p
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	Reporting currency	
	FN-IN-410b.2	Discussion of products or product features that incentivize health, safety or environmentally responsible actions or behaviors	n/a	
Financed Emissions	FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO ₂ eq	69p
	FN-IN-410c.2	Gross exposure for each industry by asset class	Reporting currency	70p
	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation	Percentage (%)	-
		Description of the methodology used to calculate financed emissions	n/a	69p
Physical Risk Exposure	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Reporting currency	-
	FN-IN-450a.2	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	Reporting currency	-
	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	n/a	-
System Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	Reporting currency	
	FN-IN-550a.2	Total fair value of securities lending collateral assets	Reporting currency	
	FN-IN-550a.3	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	n/a	185p
Activity Metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Number	-

SASB







Consumer Finance

Topic	Code	Metric	Reporting Method	Page and Details
Customer Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Number	
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Reporting currency	
Data Security	FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Number, percentage (%)	193p
	FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	Reporting currency	-
	FN-CF-230a.3	Description of approach to identifying and addressing data security risks	n/a	131-136p
Selling Practices	FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Percentage (%)	190p
	FN-CF-270a.2	Approval rate for (1) credit and (2) prepaid products for applicants	Percentage (%)	-
	FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	Reporting currency, percentage (%), month, number	-
	FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or nonmonetary relief	Number, percentage (%)	191p
	FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Reporting currency	
Activity Metrics	FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Number	
	FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Number	

UN SDGs

Goal	Indicator	2024 Key Activities	Reporting Page
	(1.4) By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance	<ul style="list-style-type: none"> Support program for the financially underserved (support amount: KRW 18.3 billion) 	15, 41-43p
	(1.5) By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	<ul style="list-style-type: none"> Hope 2025 Sharing Campaign (Support amount: KRW 113.5 billion) Voluntary activities conducted by Hana Love Volunteer Group and All in Hana Day Campaign (Beneficiaries: 30,474 people) 	96-112p
	(3.7) By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information & education, & the integration of reproductive health into national strategies and programs	<ul style="list-style-type: none"> Medical cost support for oocyte cryopreservation as part of employee welfare benefits Safety and health management system for employees (conducting risk assessments, establishing emergency response manuals, etc.) 	139-143, 160-164p
	(4.2) By 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education	<ul style="list-style-type: none"> 100 Childcare Centers Construction Project (completion in October 2024) 365-day Hana Childcare Center (in 2024) 	102p
	(4.4) By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	<ul style="list-style-type: none"> Hana Power On Innovative Company Internship Program (187 people converted to permanent positions) 3rd Hana Digital Power On (47 beneficiaries) Hana Power On Challenge Second Life (443 people employed) 2nd-7th Digital Hana Road (175 beneficiaries) 	35, 38, 96-102p
	(5.4) Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate	<ul style="list-style-type: none"> Work-Life balance support system (family care leave, etc.) Family-friendly systems based on lifecycle of employees (reduced working hours during the school enrollment period) 	160-164p
	(5.5) Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life	<ul style="list-style-type: none"> Diversity and inclusion principles Operation of HANA Waves (cumulative 120 participants) 	158-159p
	(7.1) By 2030, ensure universal access to affordable, reliable and modern energy services	<ul style="list-style-type: none"> Support for energy living expenses through the Warmth Sharing Program (Support amount: KRW 30 billion) 	47p
	(8.3) Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services	<ul style="list-style-type: none"> Hana Social Venture University (over 1,500 beneficiaries) ESG Double Impact Matching Fund (Support amount: KRW 6.85 billion) 	15, 47-51, 96-100p
	(8.10) Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	<ul style="list-style-type: none"> Provide services considering accessibility for the underserved group such as people with disabilities and seniors Operate specialized branches and dedicated financial counters, and assign dedicated staff for people with disabilities and seniors 	14, 41-44p

UN SDGs

Goal	Indicator	2024 Key Activities	Reporting Page
	(10.2) By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	<ul style="list-style-type: none">• Sign language training for employees to improve awareness of people with hearing impairments (134 participants)• Support for less popular sports and sports for the disabled	96-112p
	(11.1) By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums	<ul style="list-style-type: none">• Hana Co-prosperity Housing Support Program (Support amount: KRW 114 million)	58p
	(11.5) By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations	<ul style="list-style-type: none">• Restoration of wildfire-affected areas and relief for disaster victims (support amount: KRW 1 billion)	109p
	(12.5) By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	<ul style="list-style-type: none">• Introduction of reusable cups in the in-house café• Recycled bills campaign for 'Money Energy' goods• Expansion of paperless operations	85-87p
	(12.6) Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle	<ul style="list-style-type: none">• Publication of Hana Financial Group 2024 Sustainability Report	-
	(13.3) Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	<ul style="list-style-type: none">• Establishment of an ESG finance evaluation system reflecting K-Taxonomy• Environmental training for employees (10,240 participants)	53, 56, 153p
	(15.4) By 2030, ensure the conservation of mountain ecosystems, including their biodiversity, in order to enhance their capacity to provide benefits that are essential for sustainable development	<ul style="list-style-type: none">• Joined Task-force on Nature-related Financial Disclosures (TNFD)• Joined Partnership for Biodiversity Accounting Financials (PBAF)	88-94p
	(16.5) Substantially reduce corruption and bribery in all their forms	<ul style="list-style-type: none">• Group ethical management system (pledge to practice the Ethical Charter, self-assessment, ethics training)• Operation of anti-money laundering system and anti-corruption policy• Operation of the Sustainable Management Committee within the Board of Directors	173-179p

UNGP Index

			Reporting Framework	Reporting Page
PART A: Governance of Respect for Human Rights	Policy commitment	A1	What does the company say publicly about its commitment to respect human rights?	144-145p
		A1.1	How has the public commitment been developed?	-
		A1.2	Whose human rights does the public commitment address?	144-145p
		A1.3	How is the public commitment disseminated?	144-145p
	Embedding respect for human rights	A2	How does the company demonstrate the importance it attaches to the implementation of its human rights commitment?	144-145p
		A2.1	How is day-to-day responsibility for human rights performance organized within the company, and why?	144-145p
		A2.2	What kinds of human rights issues are discussed by senior management and by the Board, and why?	-
		A2.3	How are employees and contract workers made aware of the ways in which respect for human rights should inform their decisions and actions?	-
		A2.4	How does the company make clear in its business relationships the importance it places on respect for human rights?	144-145p
		A2.5	What lessons has the company learned during the reporting period about achieving respect for human rights, and what has changed as a result?	147p
PART B: Defining the Focus of Reporting	Statement of salient issues	B1	State the salient human rights issues associated with the company’s activities and business relationships during the reporting period.	147p
	Determination of salient issues	B2	Describe how the salient human rights issues were determined, including any input from stakeholders.	146p
	Choice of focal geographies	B3	If reporting on the salient human rights issues focuses on particular geographies, explain how that choice was made.	-
	Additional severe impacts	B4	Identify any severe impacts on human rights that occurred or were still being addressed during the reporting period, but which fall outside of the salient human rights issues, and explain how they have been addressed.	147p
PART C: Management of Salient Human Rights Issues	Specific policies	C1	Does the company have any specific policies that address its salient human rights issues and, if so, what are they?	144-146p
		C1.1	How does the company make clear the relevance and significance of such policies to those who need to implement them?	147p
	Stakeholder engagement	C2	What is the company’s approach to engagement with stakeholders in relation to each salient human rights issue?	144-145p
		C2.1	How does the company identify which stakeholders to engage with in relation to each salient issue, and when and how to do so?	144-145p
		C2.2	During the reporting period, which stakeholders has the company engaged with regarding each salient issue, and why?	146p
		C2.3	During the reporting period, how have the views of stakeholders influenced the company’s understanding of each salient issue and/or its approach to addressing it?	-



UNGP Index

			Reporting Framework	Reporting Page
PART C: Management of Salient Human Rights Issues	Assessing impacts	C3	How does the company identify any changes in the nature of each salient human rights issue over time?	144-146p
		C3.1	During the reporting period, were there any notable trends or patterns in impacts related to a salient issue and, if so, what were they?	147p
		C3.2	During the reporting period, did any severe impacts occur that were related to a salient issue and, if so, what were they?	147p
	Integrating findings and taking action	C4	How does the company integrate its findings about each salient human rights issue into its decision-making processes and actions?	144-145p
		C4.1	How are those parts of the company whose decisions and actions can affect the management of salient issues, involved in finding and implementing solutions?	-
		C4.2	When tensions arise between the prevention or mitigation of impacts related to a salient issue and other business objectives, how are these tensions addressed?	-
		C4.3	During the reporting period, what action has the company taken to prevent or mitigate potential impacts related to each salient issue?	147p
	Tracking performance	C5	How does the company know if its efforts to address each salient human rights issue are effective in practice?	144-145p
		C5.1	What specific examples from the reporting period illustrate whether each salient issue is being managed effectively?	148-149p
	Remediation	C6	How does the company enable effective remedy if people are harmed by its actions or decisions in relation to a salient human rights issue?	144-145p
		C6.1	Through what means can the company receive complaints or concerns related to each salient issue?	146p
		C6.2	How does the company know if people feel able and empowered to raise complaints or concerns?	146p
		C6.3	How does the company process complaints and assess the effectiveness of outcomes?	146p
		C6.4	During the reporting period, what were the trends and patterns in complaints or concerns and their outcomes regarding each salient issue, and what lessons has the company learned?	146-147p
		C6.5	During the reporting period, did the company provide or enable remedy for any actual impacts related to a salient issue and, if so, what are typical or significant examples?	146-147p

UN Global Compact

Category	Key Principles	Reporting Page
Human Rights	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and	144-149p
	Principle 2: make sure that they are not complicit in human rights abuses.	
Labour	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;	144, 158-159, 190p
	Principle 4: the elimination of all forms of forced and compulsory labor;	
	Principle 5: the effective abolition of child labor; and	
	Principle 6: the elimination of discrimination in respect of employment and occupation.	
Environment	Principle 7: Companies should support a precautionary approach to environmental challenges;	64-78, 81-87p
	Principle 8: undertake initiatives to promote greater environmental responsibility; and	
	Principle 9: encourage the development and diffusion of environmentally friendly technologies.	
Anti-Corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	173-179, 193p

PRB Index

	Principle 1 Alignment	Reporting Page
Business Model	<p>Hana Financial Group started as Korea Investment Finance in 1971, converted into Hana Bank in 1991, and became a general financial group in 2005 by undergoing continued growth. Hana Financial Group manages diversified financial businesses centered around Hana Financial Holdings, such as banking, securities, credit card, capital, life insurance, and indemnity insurance. As of the end of June 2025, Hana Financial Group has 14 subsidiaries (including Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, and Hana Insurance), 30 Second-tier subsidiary, 1 Third-tier subsidiary, and a global network of 204 affiliates in 26 regions around the globe. Hana Financial Group pursues change and innovation based on the solid trust of all stakeholders, including society, neighbors, and communities, and aims to pursue corporate growth, happiness of customers, and hope for societies. Hana Financial Group continues its efforts to take a 'Big Step for Tomorrow' and bring happiness to everyone.</p>	Hana Financial Group 2024 Business Report 29p (as of December 2024) 2. Business Status
Strategy alignment	<p>Hana Financial Group has established its ESG vision, 'Big Step for Tomorrow,' as a symbol of the Group's significant strides toward a sustainable future. In line with the UN Sustainable Development Goals (SDGs) and the Paris Agreement, we are implementing two operational objectives and nine key initiatives based on three strategies.</p> <p>1. Encourage the transition to a low-carbon economy (SDGs 7, 13) Establishment and implementation of low-carbon/eco-friendly goals: Hana Financial Group aims to drive the transition to a low-carbon economy by targeting a total of KRW 60 trillion of lending, investment, and financing in the green and sustainable sectors by 2030. From 2021 to 2024, Hana Financial Group's ESG finance amounted to KRW 36.0922 trillion, reflecting its ongoing effort to expand ESG assets. We have set a goal of achieving carbon neutrality in both business operations (Scope 1 & Scope 2) and our portfolio by 2050, in accordance with the Science Based Targets initiative (SBTi) methodology, and is actively working toward this target. Through these efforts, we intend to minimize the environmental impact of our business operations and systematically manage carbon emissions across the portfolio, faithfully fulfilling our responsibilities as a leader in green finance.</p> <p>2. Make social contributions through finance (SDGs 1, 4, 8, 9, 10, 12) Enhancing consumer protection and expanding financial accessibility: Hana Financial Group considers the protection of financial consumer rights to be its top priority and operates a variety of systems and policies for consumer protection and the prevention of financial damage. We are actively expanding financial services for vulnerable groups such as seniors, foreigners, and persons with disabilities, while continuously improving physical accessibility to ensure that all customers can access financial services easily and conveniently.</p> <p>Co-prosperity finance support projects: Hana Financial Group is actively implementing various support projects to promote mutual growth with small businesses and the self-employed who are facing financial challenges. Through joint livelihood stabilization programs of the banking sector and our own co-prosperity finance programs, we provide more practical and genuine support, realizing a warm and inclusive financial environment based on sharing and empathy.</p> <p>3. Make decisions based on transparency & responsible business (SDGs 7, 13, 16, 17) Application of the Sustainable Finance Framework: Hana Financial Group has defined 'sustainable finance' as 'finance that grows together and shares happiness with all stakeholders by contributing to solving environmental and social issues'. As a leading financial institution in Korea, we aim to provide sustainable finance based on the 'ESG Response Principles.' To this end, we transparently manage our mid- to long-term ESG goals, i.e., '2030 & 60' and 'Zero & Zero,' and have established a Sustainable Finance Framework that can be applied to all products and services, strengthening responsible communication with stakeholders. Hana Financial Group and affiliates fully comply with all policies of the Sustainable Finance Framework and implement sustainable management across the entire Group.</p>	Hana Financial Group 2024 Sustainability Report, 11-17p

PRB Index

	Principle 2 Impact and Target Setting	Reporting Page
Impact Analysis	<p>#1. Climate Change</p> <p>Hana Financial Group consists of 14 affiliates engaged in banking, financial investment, insurance, loan and microfinance, etc. Among the portfolios held by the group, we set our reduction target by measuring the carbon emissions at the business sites of each affiliate and the financed emissions of asset groups that belong to the high-carbon Sectoral Decarbonization Approach (SDA). We analyze the financed emissions of the Group's credit portfolio and incorporate this into revenue or investment value to identify risks. To this end, we calculate emissions based on the Partnership for Carbon Accounting Financials (PCAF) methodology.</p> <p>With the goal of accomplishing the target of 'Zero & Zero' established under the ESG vision of Big Step for Tomorrow and contributing to the common global effort to limit the 1.5°C rise in global temperature, Hana Financial Group has established a roadmap for attaining 2050 Net Zero in accordance with international standards such as the SBTi Guidance and the Partnership for Carbon Accounting Financials (PCAF). We operate the Environmental and Social Risk Management System (ESRM) to identify, evaluate and mitigate the environmental and social risks in credit and investment decision-making. Accordingly, by considering both the ESRM policy and global sustainable finance principles, we systematically conduct environmental and social risk reviews to assess and manage risks for corporate finance, investment and advisory services, project finance, and securities issuers. For financial transactions subject to the ESRM policy, Hana Financial Group identifies, assesses, and manages potential environmental and social risks, including those related to human rights, climate change, and biodiversity, based on the Group's Sustainable Finance Policy and Sector Policy. In particular, for project finance, we adhere to the principles and procedures stipulated by the 'Equator Principles'.</p>	Hana Financial Group 2024 Sustainability Report, 7p
	<p>#2. Healthy and inclusive economics</p> <p>The business sectors of Hana Financial Group are divided into asset management and trust, corporate finance, retail finance, project finance, investment banking & intermediation, insurance underwriting, and others (securities trading, insurance business, etc.). We aim to measure the performance and impact of inclusive financial activities in the retail finance sector, which accounts for about 4% of the total operating revenue. Hana Financial Group aims to expand the scale of inclusive financing to increase its social impact and manage inclusive financing performance by measuring the impact of inclusive finance products, while fulfilling its social responsibility by gradually expanding the impact. In particular, we will measure the impact of inclusive financing by measuring the currency value of Sunshine loans (guaranteed loans to replace high-interest-rate loans), which are loan products to support underserved groups in the retail finance sector. Hana Financial Group defines financial inclusion as facilitating access to a range of financial services at an affordable cost for individuals, households, or businesses, regardless of their economic level. Based on this definition, we are expanding financial services to various financially underserved groups, including low-income individuals, retirees, people with disabilities, and elderly customers, and providing appropriate education to help them utilize these services. We will continue our efforts to reinforce financial inclusion by providing high-quality, sustainable, and useful financial services and creating equal and fair opportunities for various stakeholders.</p>	
Targets, Target Implementation, and Action Plans/Transition plans	<p>#1. Climate Change</p> <p>In order to achieve greater resilience to climate-related risks, as outlined in the Paris Agreement and SDG 13, Hana Financial Group has declared its goal to achieve carbon neutrality and is committed to realizing the target of 'Zero & Zero'. With the goal of accomplishing the target of 'Zero & Zero' and contributing to the common global effort to limit the 1.5°C rise in global temperature, Hana Financial Group has established a roadmap for attaining 2050 Net Zero in accordance with international standards such as the SBTi Guidance based on the Paris Agreement and the PCAF. We have established carbon neutrality targets for GHG emissions (Scope 1&2) and financed emissions from our business sites in accordance with the reduction target-setting methodology presented by SBTi. These targets received approval from SBTi in 2022.</p> <p>In addition, we have measured industry-specific exposure, financed emissions, carbon intensity and SDA sector emissions. In comparison to the base year of 2020, we aim to reduce carbon emissions at business sites by 42% by 2030 and 75.4% by 2040 and achieve '0' emissions by 2050. For high-emission industries, reduction targets have been set using the Sector Decarbonization Approach (SDA), aiming to reduce GHG emissions by 32.8% by 2030 compared to 2020, and to achieve Net Zero by 2050. The Temperature Rating Approach (TR) was applied to the entire corporate finance sector, including corporate loans, stocks, and bonds held by the Group other than the SDA industry. By 2040, we have set a target of 1.75°C for the borrower's direct and indirect emissions (Scope 1&2) and 2°C for Scope 1, 2, and 3 emissions rating including the borrower's supply chain. We disclose our Net Zero roadmap performance on an annual basis through the TCFD Report.</p>	Hana Financial Group 2024 Sustainability Report, 12-17p
	<p>#2. Healthy and inclusive economics</p> <p>Hana Financial Group intends to develop products and services that contribute to the environment and society, based on the 'Hana Financial Group Sustainable Finance Framework' and 'ESG Response Principles' established by committees under the Board of Directors. We measure the impact of loan products, savings and deposit products, and card products that support vulnerable groups, and disclose the calculation formulas used for measuring the impact of inclusive finance on the Hana Financial Group Impact Report. We plan to progressively raise the social value of inclusive financing expressed in monetary terms.</p> <p>Sunshine Loan, a representative inclusive finance product, is a loan designed to provide living expenses or refinancing for high-interest loans to individuals with low credit ratings. The amount of interest saved by low-credit customers due to the lower interest rates than those typically available in the market for unsecured loans is measured as the impact of the Sunshine Loan.</p> <ul style="list-style-type: none">- Targets: Customers whose annual income is KRW 35 million or less or KRW 45 million or less if they belong to the bottom 20% of CB Credit Rating- Measurement metrics: Average balance in 2024 x (Average loan interest rate for customers with low credit rating - average interest rate of Hana Bank)	

PRB Index

Principle 3 Clients and Customers		Reporting Page
Client and Customer engagement	<p>Hana Financial Group places the sustainable growth of customers and society as its top priority. By providing financial solutions that cover the entire life cycle, we help all customers achieve financial stability and contribute to revitalization of the local economy through financial and consulting services tailored to small businesses. In addition, we enhance financial accessibility through a dedicated financial service platform for foreigners. These efforts reflect Hana Financial Group's commitment to fulfilling its social responsibility as a financial institution and practicing the essence of finance that grows together with customers.</p> <p>Hana Bank has launched 'Hana The Next,' a comprehensive asset management solution for seniors for the second chapter of their life. The bank has established dedicated 'Hana The Next' lounges in Euljiro, Seolleung Station, and Seocho-dong, where anyone can receive professional consultations on retirement plans, tax, inheritance and gifts free of charge. This approach shifts the focus from 'product-centered' sales to 'customer-centric' customized portfolios designed according to accumulated assets size, family relationships, and estimated living expenses after retirement. Through collaboration with affiliates of Hana Financial Group specialized in banking, securities, and insurance, Hana Bank provides comprehensive life-care services that encompass every stage of life, going beyond well-living to well-aging and well-dying.</p> <p>Hana Financial Group provides practical support to small businesses through customized assistance for business sites and promotes co-prosperity finance with small business owners. In particular, the Group is implementing the 'Business Site Environment Improvement Project,' which supports the replacement of outdated signage and improvement of indoor environments for 3,500 small business sites nationwide. This helps create a more pleasant business environment and delivers tangible results by attracting customers.</p> <p>Hana Bank has also established a specialized branch for small businesses in Namdaemun Market, providing customized consulting and financial services for small business owners. This initiative was developed in direct response to feedback gathered from co-prosperity meetings with local small business owners, and Hana Bank plans to continue fulfilling its role as 'the one and only partner for small businesses' by offering tailored programs that reflect the voices of the field.</p>	Hana Financial Group 2024 Sustainability Report, 27-29p
Business opportunities	<p>Support for SMEs (SDG 8.3)</p> <p>Hana Financial Group signed a business agreement with weather big data platform company K-Weather and participated in the joint development of climate risk management software (SW) to enhance the ESG capabilities of SMEs and advance climate risk management in the financial sector. Through these efforts, we have established a foundation for more precise management of financed emissions data and strengthened analytical capabilities to effectively respond to ESG issues.</p> <p>To provide practical support for SMEs' ESG management, Hana Bank has expanded and reorganized its ESG consulting organization and offers the specialized consulting service 'Corporate ESG Lounge' to help them effectively respond to global ESG regulations. The Corporate ESG Consulting Team consists of 10 experts in ESG, laws and accounting, and carries out activities including in-depth ESG diagnostics, calculation of greenhouse gas emissions, and education and seminars for employees to integrate ESG into their business operations. Hana Bank provides tailored consulting services that reflect the size and industry characteristics of each company based on the ESG diagnostic system and greenhouse gas calculation system established in 2023.</p> <p>Hana Bank provides interest rate reductions of up to 2% upon maturity extension for SMEs facing difficulties due to rising interest rates and supports installment repayment of excess interest through the Principal Repayment Conversion Program. Companies that have chosen fixed interest rates are also offered interest rate reductions and options to switch between fixed and variable rates. In cooperation with Seoul Guarantee Insurance Company (SGI), the bank has strengthened co-prosperity guarantee support through the 'Customized Business Succession Service' for the stable growth of small and medium-sized enterprises. Additionally, new funds have been provided to NPL (Non-Performing Loan) borrowers with the potential for recovery.</p>	Hana Financial Group 2024 Sustainability Report, 50-51p
Principle 4 Stakeholders		Reporting Page
Stakeholder identification and consultation	<p>Hana Financial Group, in support of the Paris Agreement and the Nationally Determined Contribution (NDC), declared ending coal finance in 2021 and set a target of achieving zero greenhouse gas emissions from business sites and zero financed emissions by 2050. Accordingly, we are promoting external activities such as participating in domestic associations and public policies to expand ESG collaboration and communication aimed at addressing climate change.</p>	Hana Financial Group 2024 Sustainability Report, 76p

PRB Index

Principle 5 Governance & Culture		Reporting Page
Governance Structure for Implementation of the Principles	<p>Hana Financial Group makes sustainability-related decisions, including those on climate change, through the ‘Sustainable Management Committee’. The Sustainable Management Committee holds authority over the formulation of sustainability management strategies, policy approval, and the supervision and management of implementation for Hana Financial Group and its subsidiaries. The Committee has established operating regulations to ensure that climate-related issues and other ESG topics are reflected in strategy, governance, and overall corporate responsibility. The Sustainable Management Committee meets at least semiannually to deliberate and decide on the Group’s sustainability strategies and policies, including climate change response and social value creation, as well as review the progress of key initiatives. The ‘Risk Management Committee’ under the Board of Directors reviews major risk frameworks, including climate risk management policies, receives reports on climate-related risks from management, and collaborates with the Sustainable Management Committee to support the Board’s decision-making. The ‘Management Development & Compensation Committee’ determines executive compensation based on their ESG management performance, while the ‘Independent Director and Auditor Nomination Committee’ recommends experts in climate change and ESG to participate in the management.</p>	Hana Financial Group 2024 Sustainability Report, 64p
Promoting a culture of responsible banking	<p>ESG Training Program Hana Financial Group continuously provides ESG education to increase ESG management awareness among employees. In 2024, ESG-related training was conducted for all affiliated companies, covering the definition of ESG, strategies to respond to climate change, and the creation of social value. At Hana Bank, a total of 149 employees participated in the training. Since 2023, Hana Asset Trust has held offline group training for all employees on the basic definition of ESG, strategies, and management activities under the leadership of the ESG Growing Together Team, with 177 employees participating in 2024. Since 2023, Hana TI has included ‘Understanding Hana Financial Group’s ESG Activities’ in its onboarding programs for new employees, raising awareness of the importance of ESG management and practical implementation. In 2024, as part of this training program, 45 new employees participated in social contribution activities such as painting murals for elementary schools, improving educational environments for local children’s centers, and delivering coal briquettes.</p> <p>Leadership Training Program Hana Financial Group systematically develops the leadership capabilities of employees through a variety of tailored training programs by job level. Hana Bank provides essential training and examinations required for promotion for clerks and assistant managers, and all training programs for supervisors and managers are comprehensively evaluated and actively reflected in the succession planning process for selecting executive promotion candidates. Candidates for executive promotion are identified in advance and provided with the necessary training, and even after promotion, continuous leadership development is offered to further enhance capabilities. In 2024, a ‘Leadership Trip for Head of Department’ was held, and leadership courses were subdivided by job level, including programs for part leaders and self-leaders, to strengthen the pool of leadership talent. These programs support executives and managers in effectively responding to the rapidly changing business environment.</p> <p>Diversity and Inclusion Mid- to Long-Term Roadmap To realize its mission of ‘Growing Together, Sharing Happiness,’ Hana Financial Group respects the individuality and diversity of all employees and builds an inclusive organizational culture where everyone can grow together. To this end, the Group has established the ‘Hana Financial Group Diversity and Inclusion Principles’ based on the Group’s ethical standards, ‘Code One’, the ‘Hana Financial Group Human Rights Statement’, and global standards such as the UN Universal Declaration of Human Rights, International Labor Organization (ILO) Conventions, and UNGC Principles.</p>	Hana Financial Group 2024 Sustainability Report, 153-158p
Risk and due diligence processes and policies	<p>Establishment of ESG Finance Evaluation System Hana Bank was the first in the domestic financial sector to establish an ‘ESG Finance Evaluation System’ that reflects the Korean Green Taxonomy (K-Taxonomy). Before providing financial support, the system automatically identifies whether additional review from the ESG perspectives is required for corporate financing or direct investment and examines whether the activity is consistent with the K-Taxonomy.</p> <p>ESG Finance Process (ESRM) Hana Financial Group operates the ‘Environmental and Social Risk Management System (ESRM)’ to systematically manage environmental and social risks in credit and investment decision-making. Accordingly, by considering both the ESRM policy and global sustainable finance principles, we conduct assessment and management of environmental and social risks for corporate finance, investment and advisory services, project finance, and securities issuers. For financial transactions subject to the ESRM policy, Hana Financial Group identifies, assesses, and manages potential environmental and social risks, including those related to human rights, climate change, and biodiversity, based on the Group’s Sustainable Finance Policy and Sector Policy. In particular, for project finance, we adhere to the principles and procedures stipulated by the ‘Equator Principles’.</p> <p>Process to Apply K-Taxonomy By applying the K-Taxonomy to the ESRM process to examine project finance, corporate finance, investments, and other financial activities, Hana Financial Group has further strengthened its proactive approach to identifying, assessing, and managing environmental and social risks. Group-wide internalization efforts are underway, from internal review systems to employee training, ensuring that the K-Taxonomy is reflected in every stage of the ESG finance process (ESRM). We will continue to refine our management of environmental and social risks and reliably expand green finance through the establishment and ongoing improvement of the K-Taxonomy system.</p>	Hana Financial Group 2024 Sustainability Report, 53-56p
Principle 6 Transparency & Accountability		Reporting Page
Outlook	The reporting framework used in the 2024 Sustainability Report is based on GRI and SASB.	

WEPS

	Principle	Reporting Page
1	Establish high-level corporate leadership for gender equality	158-159p
2	Treat all women and men fairly at work-respect and support human rights and nondiscrimination	158-159p
3	Ensure the health, safety and well-being of all women and men workers	139-143, 160-164p
4	Promote education, training and professional development for women	158-159p
5	Implement enterprise development, supply chain and marketing practices that empower women	158-159p
6	Promote equality throughout community initiatives and advocacy	24, 158p
7	Measure and publicly report on progress to achieve gender equality	158-159, 190-191p

TCFD Index

Topic		Disclosure	Reporting Page
Governance	A	Describe the board's oversight of climate-related risks and opportunities.	64-65p
	B	Describe management's role in assessing and managing climate-related risks and opportunities.	
Strategy	A	Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term.	66-74p
	B	Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning.	
	C	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
Risk Management	A	Describe the organization's processes for identifying and assessing climate-related risks.	75-76p
	B	Describe the organization's processes for managing climate-related risks.	
	C	Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	
Metrics and Targets	A	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	77-78p
	B	Disclose scope 1, scope 2, and if appropriate, scope 3 GHG emissions and the related risks.	
	C	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

GHG Verification Statement

KEB Hana Bank

Verification Scope

Korean Standards Association has conducted verification for GHG emissions based on GHG report provided by KEB Hana Bank Co., Ltd. which includes Scope1 and Scope2 emissions.

Verification Standards and Guidelines

To conduct verification activities, verification team applied verification standards and guidelines. The standards and guidelines are as follows.

- Guidance for reporting and verification of GHG emissions trading scheme (No. 2023-221 provided by Ministry of Environment, Republic of Korea)
- Verification Guidelines for the Operation of the Greenhouse Gas Emission Trading System (No. 2021-112 provided by Ministry of Environment, Republic of Korea)
- 2006 IPCC Guidelines, KS I ISO 14064-1: 2018 and KSI ISO 14064-3: 2019

Level of Assurance

KEB Hana Bank's GHG emissions satisfies the under Reasonable Assurance (less than $\pm 5.0\%$ of total emissions).

Verification Conclusion

As a result of verification activities, verification team has found no significant errors, omissions, and misstatements. Therefore, Korean Standards Association confirms that following emissions data are adequately quantified.

2024 Emissions (Scope1, Scope2)

Year	Scope 1	Scope 2	Total
2024	6,955.657	58,759.18	65,395

※ This emission is based on the March 2025 and the final emission value is subject to change.

※ Decimal place is not considered when calculating the emission of each workplace.

April 18, 2025

Do Hyun Moon

KOREAN STANDARDS ASSOCIATION

Verification Opinion Statement

Dear Stakeholders

Korean Foundation for Quality (hereinafter ‘KFQ’) has been engaged to independently verify the 2024 Sustainability Report (hereinafter ‘the Report’)²⁾ of Hana Financial Group³⁾ (hereinafter ‘the Company’). KFQ is responsible for providing an independent third-party verification opinion on the report based on the verification criteria and scope specified below. The responsibility for the preparation of this report lies with the Company’s management.

- 1) Organization Address (based on headquarters) : 66 Euljiro, Jung-gu, Seoul
2) Data Collection Period : January 1 to December 31, 2024, and for some data, the first half of 2025

Verification Purpose

The purpose of this verification is to ensure the reliability of the data and information stated in the Company's report.

Verification Scope

1. Verification Boundary : Hana Financial Group and 14 subsidiaries (Hana Bank, Hana Securities, Hana Card, Hana Capital, Hana Life, Hana Insurance, Hana Savings Bank, Hana Asset Trust, Hana Alternative Assets Management, Hana F&I, Hana Investors Services, Hana TI, Hana Ventures and Finnq). The scope of the report includes the headquarters and all branches. Also, raw data of the greenhouse gas emissions data reported in this report were not included in the scope of this verification.

2. Verification Items (Based on the GRI Standards 2021)

Category	GRI Standards	
Universal Standards	• 2-1 to 2-5 (The organization and its reporting practices)	• 2-22 to 2-28 (Strategy, policies, and practices)
	• 2-6 to 2-8 (Activities and workers)	• 2-29 to 2-30 (Stakeholder engagement)
	• 2-9 to 2-21 (Governance)	• 3-1 to 3-3 (Material Topics Disclosures)
Topic Standards	• GRI 201(Economic Performance)	• GRI 401(Employment)
	• GRI 203(Indirect Economic Impacts)	• GRI 404(Training and Education)
	• GRI 205(Anti-corruption)	• GRI 405(Diversity and Equal Opportunity)
	• GRI 302(Energy)	• GRI 418(Customer Privacy)
	• GRI 305(Emissions)	

* Topic Standards : Provisions Criteria for Material Issues

3. Excluded Items from Verification: The following items are not included within the scope of verification

- 1) Performance and reporting practices of subsidiaries, affiliates, partners, and third parties
2) Items related to other sustainability initiatives not based on the GRI Standards 2021 presented in the report
3) Other related information such as periodic disclosure reports and financial statements

Verification Criteria

This verification has been conducted based on [AA1000AS (v3)], [AA1000AP (2018)], and [Type 2 – Moderate]

Verification Method

The audit team reviewed relevant procedures, systems, and control mechanisms, along with available performance data, to verify the reliability of the report’s content based on the aforementioned criteria. The documents reviewed during the verification process are as follows:

- **Non-financial Information:** Data provided by the company, disclosed Business Reports, and information obtained from media and/or the internet.
- **Financial Information:** Data disclosed in the electronic disclosure system (dart.fss.or.kr) of the Financial Supervisory Service and data posted on the homepage.

※ However, the contents of the above data are not included in the verification scope.)

The verification was conducted through document review, on-site visits, and interviews with the responsible personnel. The validity of the materiality assessment procedure in the Report, the selection of material issues considering stakeholders, the data collection, management, and report preparation procedures, as well as the accuracy of the descriptions, were evaluated through interviews with the responsible personnel. However, interviews with internal/external stakeholders were not conducted. Subsequently, it was confirmed that any errors, inappropriate information, or unclear expressions identified in the above steps were appropriately corrected before the publication of the Report.

Verification Limitations

This verification inherently contains limitations that may arise in the process of applying the criteria and methodology.

Competency and Independence

The audit team for this verification was duly composed in accordance with KFQ’s internal regulations. KFQ has no conflicts of interest that could compromise the independence and impartiality of the verification, apart from providing third-party verification services.

Verification Opinion

As a result of the verification, it is the opinion of KFQ that:

- 1) It has been confirmed that the Report was prepared in compliance with the four principles of AA1000AP (2018)

• **Inclusivity**

The company has appropriately defined stakeholder groups and communicates with them through tailored communication channels that consider the characteristics of each group. The audit team did not identify any missing key stakeholders in this process and confirmed that the company is making efforts to incorporate stakeholder feedback into its management strategy.

• **Materiality**

The company has identified material issues through an appropriate process and has thoroughly reviewed the relevant impacts to enhance the validity of its materiality assessment. The audit team confirmed that the identified material issues were given due emphasis in this report and that all material issues recognized during the materiality assessment process were reported without omission.

• **Responsiveness**

The company strives to respond promptly to stakeholders’ requirements and key concerns. The audit team did not find any evidence indicating that the organization's response activities and performance regarding material issues were inappropriately reported.

• **Impact**

The company identifies and monitors the impact of stakeholder-related material issues across its business activities and reports the findings to the extent possible. The audit team did not find any evidence indicating that the impact of material issues was inappropriately measured or reported.

- 2) The report has been appropriately prepared in accordance with the applicable reporting standards, such as (GRI Standards (2021) - Accordance, SASB, TCFD, UNSDGs, UNGP)
3) The data and information used for verification were limited to the provided materials and were found to be appropriate, with no significant errors or omissions that could affect the verification opinion.
4) Therefore, an "Unmodified Opinion" is provided for the company’s 2024 Sustainability Report.

JUNE 27 2025
Ji Young Song, CEO
Korean Foundation for Quality (KFQ)



Ji Young Song

Data Index

Social Data

Data Item		2022	2023	2024
Employee Status	Total Number of Employees			
	Regular Employees			
	Unlimited Contract Workers	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Fixed-term/Temporary Workers			
	By Age			
Diversity by Job Rank	Status of External Workers			
	Executives			
	Intermediate Managers	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Lower Managers			
Diversity by Job Function	Non-Managers			
	Share of Professional Women	Collected since 2023	Hana Financial Group	Hana Financial Group
	Share of Women in Management Positions in Revenue-Earning Departments	Hana Financial Group, Hana Bank, Hana Securities, Hana Card	Hana Financial Group	Hana Financial Group
	Share of Women in STEM Related Positions			
Employee Diversity and Inclusion	Ratio of Employees by Nationality			
	Ratio of Management Personnel by Nationality	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Status of Employees with Disabilities			
	Status of veterans			
Ratio of Basic Payroll and Remuneration by Gender		Hana Financial Group	Hana Financial Group	Hana Financial Group
Turnover Rate	Total Turnover Rate			
	Involuntary Turnover Rate	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Voluntary Turnover Rate			
Average Years of Service		Hana Financial Group	Hana Financial Group	Hana Financial Group
Hires	Gender			
	By Age	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Internal Hires	Hana Financial Group (Excluding Hana Capital, Hana Insurance, Hana Savings Bank, and Finng)	Hana Financial Group	Hana Financial Group
Parental Leave	Ratio of Employees who Returned to Work after Parental Leaves			
	Ratio of Employees Holding Position for over 12 months after Returning from Parental Leaves	Hana Financial Group	Hana Financial Group	Hana Financial Group

Data Index

Social Data

Data Item		2022	2023	2024
Status of Labor-Management Relations	Number of Employees who Can Join Labor Unions			
	Number of Employees with Membership in Labor Unions	Collected since 2023	Hana Financial Group	Hana Financial Group
	Ratio of Employees with Membership in Labor Unions			
	Ratio of Employees Impacted by Collective Agreement	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Number of Joint Labor-Management Committee and Labor-Management Meetings Held	Hana Bank	Hana Financial Group	Hana Financial Group
Current status of Industrial Accidents		Hana Financial Group, Hana Bank, Hana Securities, Hana Card	Hana Financial Group	Hana Financial Group
Status of Employee Performance Evaluation	Number of Employees Subject to Regular Performance Evaluation			
	Number of Employees Who Received Regular Performance Evaluation	Hana Financial Group	Hana Financial Group	Hana Financial Group
Employee Incentives linked to Sales Performance		Hana Card, Hana Capital	Hana Card, Hana Capital	Hana Card, Hana Capital
Employee Training Costs and Time	Average Training Cost per Person			
	Average Training Time per Person by Gender	Hana Bank	Hana Financial Group	Hana Financial Group
	Average Training Time per Person by Age			
Number of Employees Who Completed Ethics and Compliance Training	Group Training on Anti-money Laundering	Hana Financial Group (excluding the holding company and Hana Life)	Hana Financial Group	Hana Financial Group
	Training on Anti-money Laundering	Hana Financial Group (excluding the holding company)	Hana Financial Group	Hana Financial Group
	Training on Internal Control and Ethics	Hana Financial Group (excluding the holding company and Hana Life)	Hana Financial Group	Hana Financial Group
	Human Rights Training	Hana Financial Group (excluding the holding company, Hana Card, Hana Life, Hana Insurance, Hana Savings Bank, and Finng)	Hana Financial Group	Hana Financial Group
	Financial Consumer Protection Training	Hana Financial Group (excluding the holding company, Hana Savings Bank and Finng)	Hana Financial Group	Hana Financial Group
	Fair Trade or Fair Competition Training	Hana Financial Group (excluding the holding company, Hana Securities and Hana Life)	Hana Financial Group	Hana Financial Group
Status of Social Contribution	Total Social Contribution	Hana Financial Group (excluding the holding company, Hana Life, Hana Insurance, Hana F&I, and Finng)	Hana Financial Group	Hana Financial Group
	Number of Beneficiaries of the One Company One School Financial Literacy Education	Hana Bank	Hana Financial Group	Hana Bank
Customer Satisfaction		Hana Bank	Hana Bank	Hana Bank
Customer Complaints	Total Customer Complaints Filed			
	Resolved Complaints			
	Completion Rate (%)	Hana Financial Group (excluding the holding company and Hana TI)	Hana Financial Group (excluding the holding company and Hana TI)	Hana Financial Group (excluding the holding company and Hana TI)
	Complaints Received from the Financial Supervisory Service			

Data Index

Social Data

Data Item		2022	2023	2024
Status of Complaints Verified for Violating Customer Privacy	Complaints Received from Outside Parties			
	and Substantiated by the Organization	Hana Financial Group	Hana Financial Group	Hana Financial Group
Status of Personal Information Security and Cybersecurity	Complaints from Regulatory Bodies			
	Ratio of Certified IT Infrastructure and Information Security Management Systems			
	Number of Data Breaches	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Number of Data Breaches Related to Personally Identifiable Information (PII)			
Information Security Investment Amount		Number of Account Holders Affected by Personal Information Breaches	Hana Financial Group	Hana Financial Group
Cases of Anti-corruption and Unfair Competition	Actions Taken for Unfair Trade Practices			
	Fines and Settlement Related to Antimonopoly/Anti-competitive Business Practices			
	Number of Confirmed Cases of Corruption and Bribery	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Number of Filings Related to Conflict of Interests (Violations)			
	Number of Anti-money Laundering/Internal Trading Cases			
Status of Ethical Violations	Number of Violations			
	Number of Actions Taken	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Total Financial Losses Due to Lawsuits Related to Financial Accidents			

Data Index

Economic and Business Data

Data Item		2022	2023	2024
Summary of Consolidated Statements of Comprehensive Income		Hana Financial Group	Hana Financial Group	Hana Financial Group
Systemic Risk Management	Basel III Basic Capital (Tier 1 Capital)			
	Basel III Total Exposures	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Basel III Leverage Ratio (%)			
Contributions and Other Expenditures	Lobbying, Interest Representation, or Similar			
	Local, Regional or National Political Campaigns / Organizations / Candidates			
	Trade Associations or Tax-exempt Groups	Hana Financial Group	Hana Financial Group	Hana Financial Group
	Other (e.g. Spending Related to Ballot Measures or Referendums)			
	Total Contributions and Other Spending			
Contributions and Membership Fees		Hana Bank, Hana Securities, Hana Card, Hana Savings Bank, Hana Life, Hana Insurance, Hana TI	Hana Financial Group	Hana Financial Group
Income Tax Status		Hana Financial Group	Hana Financial Group	Hana Financial Group