BNK Financial Group

ESG Policy Book

Community Engagement Policy

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Your Heart, BNK

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Community Engagement Policy

1. Objective

- BNK Financial Group aims to promote regional development by understanding and resolving various issues arising in the local community through active engagement, communication, and empathy with all stakeholders, including customers, members, shareholders, and local residents. Through this policy, we aim to return corporate profits to the local community and fulfill our corporate social responsibilities through specific and differentiated social contribution activities linked to the community.

2. Application Scope

- This policy applies equally to BNK Financial Group and all its subsidiaries.

3. Target and Strategic Directions

1. Create shared value through finance
2. Cultivate long-term sustainable key projects
3. Integrate regional coexistence with social contribution
4. Promote citizen-participation in social contribution activities
5. Solve local community environmental issues
6. Enhance social contribution linked to the global community

- BNK Financial Group is establishing specialized local community engagement and social contribution activities unique to BNK Financial Group to achieve the slogan 'Ease the finance, Enrich the future.' The Group is striving to empathize with and support the resolution of local community issues through the following six major strategic directions.

4. Definition of Local Community Engagement

- BNK Financial Group defines local community engagement as involving various stakeholders, including the local community, in the decision-making process to make more rational decisions, and encourages local community engagement. Stakeholders are individuals or groups that can influence or be affected by corporate management activities and decision-making. BNK Financial Group's local community engagement includes the following activities.

1. Sharing information on major issues with the local community
2. Developing countermeasures for major issues arising in the local community
3. Utilizing various communication methods

- BNK Financial Group's local community engagement policy serves as a guideline to ensure decision-making from a sustainable management perspective by integrating diverse opinions and information.

5. Basic Principles

5.1 Establishing a Cooperation Network with the Local Community

- BNK Financial Group establishes a cooperation network that enables smooth participation from local community members and actively addresses issues.

5.2 Establishment of Local Community Engagement Target and Implementation Plans

- BNK Financial Group establishes local community engagement targets and develops implementation plans to address various local community issues and promote local community development.

5.3 Stakeholder Engagement and Communication

- BNK Financial Group promotes stakeholder participation and actively communicates to objectively evaluate the social and environmental impacts of corporate activities from an external perspective. We endeavor to reflect stakeholders' demands and expectations regarding identified social responsibility management issues in its business activities.

- BNK Financial Group strives to ensure the respect for the rights of stakeholders such as women, children, and the elderly within the local community.

5.4 Respect for the Local Community

- BNK Financial Group respects and protects the culture and traditions of the local community, preserving its identity while promoting local community development. We strive to enhance and realize the social, economic, and cultural rights of local community members.

- BNK Financial Group supports minimizing the negative social and environmental impacts and maximizing the positive impacts from corporate activities on the local community.

5.5 Creation of Social and Economic Values

- BNK Financial Group contributes to the local community development by establishing a foundation for sustainable growth and ensures that various efforts for local community engagement lead to social and economic value creation.

5.6 Promotion of Local Community Welfare

- BNK Financial Group fulfills its social responsibility towards welfare issues within the local community, such as supporting local vulnerable groups, elderly living alone, multicultural families, and identifying welfare blind spots.

5.7 Designation of Roles and Responsibilities Related to Local Community Engagement

- BNK Financial Group oversees local community engagement across the organization and ensures that all subsidiaries operate dedicated departments, activity organizations, and practitioners committee for local community engagement.

6. Implementation Plans

- BNK Financial Group has established key directions for local community in alignment with its strategic direction and has prepared implementation plans accordingly. Through this, we manage the resolution of local community issues and promote regional development during business operations, striving to sustain and advance local community engagement among stakeholders, including its members.

6.1 Activities for Public Interest in the Local Community

- Support for low-income households with traditional market voucher, relief for local vulnerable groups, and fundraising for sharing-hope donations.

6.2 Academic and Educational Support Activities

- Sponsoring scholarship, development funds support for local universities, Youth Dream Star, essay and art contests, etc.

6.3 Support Activities in Culture, Arts, and Sports

- Sponsorship of the Busan International Film Festival, support for the Busan Culture and Tourism Festival Organizing Committee, leading local Mecenat initiatives, and organizing cultural and arts viewing events.

6.4 Green Social Contribution Activities

- Conducting environmental social contributions in cooperation with Busan Environmental Corporation, "Green Busan!" fine dust reduction project, riverside park improvement project, and installation of safety facilities.

6.5 Global Social Contribution Activities

- Support for medical volunteer activities at Ukrainian refugee camps, sponsorship for Busan China Town Special Zone Festival, and sponsorship of environmental cultural festivals.

7. Others

7.1 Reference

- Relevant laws, including the 'Social Welfare Services Act'

7.2 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented
- July 24, 2026. Approved by the ESG Committee

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