BNK Financial Group

ESG Policy Book

Resource Circulation Policy

BNK Financial Group

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Your Heart, BNK

Contents

Resource Circulation Policy 03
1. Objective 03
2. Application Scope 03
3. Basic Principles 03
4. Others 04

Resource Circulation Policy

1. Objective

- BNK Financial Group is committed to minimizing environmental impact and promoting a sustainable resource circulation culture through this policy by purchasing and using eco-friendly products and ensuring proper disposal.

2. Application Scope

2.1 Consumables

- Facility-related consumables and fixtures used in sales offices. (including ATMs)
- Office supplies used for business purposes in offices. (desks, chairs, copiers and simple consumables, etc.)
- Interior construction materials (wood and paint, etc.)

2.2 Customer Distribution Items

- Tangible items provided to customers as part of products and services (cards and paper passbooks, etc.)
- Additional items provided as part of customer service (disposable bags, promotional gifts and marketing materials, etc.)

3. Basic Principles

3.1 Green Purchase

- BNK Financial Group assesses and determines the appropriate quantities in advance when purchasing consumables and items for customer distribution.

- BNK Financial Group prioritizes purchasing items that have minimal environmental pollution and that minimize environmental impact during disposal at the procurement review stage. We are particularly expanding the purchase of green products that have low environmental impact (such as products with environmental labels, GR marks, and high energy efficiency).

- BNK Financial Group strives to minimize unnecessary disposable plastic packaging and excessive packaging for consumables and items for customer distribution. When selecting partners, we prioritize suppliers that

use eco-friendly processes and materials and adhere to green purchasing policies. We share and encourage this policy with our partners.

- BNK Financial Group uses high energy-efficient materials for the construction and expansion of facilities.

3.2 Usage and Disposal

- BNK Financial Group actively encourages efforts to avoid the use of disposable items and waste throughout the entire process of business operations.
- BNK Financial Group monitors the types and amounts of waste generated throughout the entire process of business operations. Additionally, we aim to improve recycling rates and minimize the proportion of waste sent to landfills and incineration.
- Due to the nature of the financial industry, BNK Financial Group periodically generates waste during the installation and replacement of ATM equipment. We select waste disposal contractors based on strict criteria to ensure proper waste management.
- BNK Financial Group conducts regular monitoring of purchase and usage activities throughout the entire business operation process to prevent resource wastage and implements improvements when necessary.

4. Others

4.1 Reference

- The 'Wastes Control Act'
- The 'Act on the Promotion of Saving and Recycling of Resources'
- Relevant laws, including the 'Act on the Promotion of the Purchase of Green Products'

4.2 Enactment and Revision History

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

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