

BNK Financial Group

ESG Policy Book

Statement on Inclusive Finance

TOUCH  *Your Heart,* BNL

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Statement on Inclusive Finance

1. Objective

- BNK Financial Group commits to fulfilling its corporate social responsibility through inclusive financial products and services, and to support the healthy growth of all stakeholders. Based on the group's mission of 'Convenient Finance, Prosperous Future,' we will practice co-prosperity management with all stakeholders through the bank's inherent role, and contribute to creating and sustaining an inclusive society.

2. Basic Principles

- BNK Financial Group expands inclusive financial products and services based on market research and customer feedback.
- BNK Financial Group provides customized financial products and services to enhance financial accessibility for the financially vulnerable groups and classes (the elderly, disabled, foreigners, and small business owners, etc.).
- BNK Financial Group operates various programs to promote customers' financial well-being and strengthens non-financial services for the financially vulnerable groups and classes.
- BNK Financial Group sets loan according to customers' repayment abilities and provides appropriate procedures to fulfill and manage loan repayment obligations to support them to achieve their successful financial goals.
- BNK Financial Group enhances customer satisfaction with inclusive financial products and services by operating various grievance handling channels with high accessibility and promptly resolving customer complaints.
- BNK Financial Group conducts training for employees on how to serve financially vulnerable groups and classes to prevent incomplete sales of financial products.
- BNK Financial Group strives to develop an inclusive financial market by improving accessibility to finance through community engagement and establishing cross-industry cooperation systems with external stakeholders.
- The ESG Committee under the Board of Directors of BNK Financial Group manages and supervises the

implementation plans and results of inclusive finance, ensuring sufficient human resources and budget for execution.

- BNK Financial Group contributes to achieving the United Nations Sustainable Development Goals (UN SDGs), including ending poverty, ensuring equal opportunities, and creating a sustainable society through inclusive financial products and services.

3. Others

3.1 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented

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