BNK Financial Group

ESG Policy Book

Biodiversity Policy

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Biodiversity Policy

1. Objective

- This policy aims to define the group's basic principles and implementation plans for promoting sustainable financial activities in harmony with the natural environment.

2. Application Scope

- This policy applies equally to BNK Financial Group and all its subsidiaries. We also recommend that our partners who conduct business with BNK Financial Group adhere this policy or a policy of a similar level. However, we prioritize compliance with local laws and regulations regarding biodiversity enhancement, wildlife management, natural habitats preservation, or the use of forests, soil, and water resources at our business sites.

3. Basic Principles

- BNK Financial Group encourages and practices the protection and conservation of the natural environment, ecosystems, and biodiversity throughout the entire process of Group operations.

- BNK Financial Group does not operate in areas with critical habitats related to biodiversity. In accordance with relevant laws such as the "Act on Conservation and Utilization of Biological Diversity," if establishing a new business site unavoidably damages biodiversity, we will take restoration and offset measures, such as creating alternative habitats elsewhere, to minimize biodiversity loss. We will avoid operating in areas of high biodiversity value.

- BNK Financial Group is committed to actively participating in global biodiversity forums and discussions of financial institutions. We will proactively engage in international biodiversity initiatives to protect biodiversity and sustainably use resources.

- BNK Financial Group has established ESG financial policy to manage potential biodiversity risks arising from corporate financing and investment processes. We expect our clients and companies within our portfolio to comply with global biodiversity-related agreements based on their scale and level of exposure. In unavoidable cases, we refrain from direct investment and provision of related products and services to companies that do not comply.

4. Implementation Plans

- BNK Financial Group aims to establish procedures that ensure biodiversity issues are continuously considered in the management strategy and investment decision-making process, as well as in the analysis of financial and non-financial risks.

- As part of our commitment to biodiversity conservation, BNK Financial Group will engage in social contribution activities and regularly review our approach to nature and biodiversity. We will also disclose related activities in our sustainability reports and other relevant publications.

- To enhance understanding of biodiversity, BNK Financial Group will provide appropriate education and information to employees and stakeholders, fostering a shared commitment to these values.

5. Others

5.1 Reference

- Relevant laws, including the 'Act on the Conservation and Use of Biological Diversity'

5.2 Enactment and Revision History

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

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