

BNK Financial Group

ESG Policy Book

Personal Information Protection Policy

TOUCH  *Your Heart,* BNL

Contents

Personal Information Protection Policy	03
1. Objective	03
2. Application Scope	03
3. Basic Principles	03
4. Others	04

Personal Information Protection Policy

1. Objective

- BNK Financial Group recognizes that the protection of customers' personal information is a crucial value that the Group must uphold. Through this policy, we aim to strictly comply with relevant laws and regulations and prevent information security incidents in advance to protect personal information, which is a valuable asset of our customers.

2. Application Scope

- This policy applies equally to all business sites and subsidiaries of BNK Financial Group. It also encourages all stakeholders, including partners or suppliers that provide goods or services to BNK Financial Group, to comply with this policy or with a policy of an equivalent standard.

3. Basic Principles

3.1 Designation of manager for personal information protection

- BNK Financial Group designates and operates personal information protection officers responsible for the protection and management of personal information, and this information is publicly disclosed in the privacy policy on our website.

3.2 Information Security Risk Management

- BNK Financial Group periodically performs a four-stage risk management process to prevent information security issues, including strengthening vulnerability assessment, integrated security monitoring, personal information leakage monitoring, and financial incident prevention training.
- BNK Financial Group maintains an information security framework to ensure the integrity and completeness of data and implements security measures to prevent external intrusions and data loss throughout the data lifecycle.
- BNK Financial Group will continuously adopt the latest technologies necessary for information security in response to evolving trends, while monitoring and preventing potential information security threats arising from both internal and external sources.

3.3 Reporting and Disciplinary Actions

- BNK Financial Group has a clear process for employees to follow in case of information security-related issues, and it clearly defines the definition, reporting, response, and post-incident measures of security incidents.
- BNK Financial Group regularly reviews personal information protection violations and enforces disciplinary actions in accordance with the relevant laws, regulations, and internal guidelines for any breaches.
- All employees of BNK Financial Group are responsible actors in carrying out information security activities. Accordingly, BNK Financial Group encourages the proactive reporting of any suspicious information security-related activities and promotes active participation in training to ensure compliance with information security policies.

3.4 Audit for Compliance with Personal Information Protection Policies

- BNK Financial Group conducts annual audits on the compliance with the personal information protection policy for all group affiliates as well as contractors engaged in information security-related outsourced services. We report the status of customer information sharing among subsidiaries to the Board of Directors on a quarterly basis, conduct annual inspection of the management status of personal credit information utilization, and submit the results to the Financial Security Institute. Busan Bank, Kyongnam Bank, and BNK System have obtained and maintained the domestic Information Security Management System (ISMS) certification.

4. Others

4.1 Reference

- The 'Personal Information Protection Act'
- Relevant laws, including the 'Electronic Financial Transactions Act'

4.2 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented
- August 18, 2025. Policy revision

TOUCH 
Your Heart, **BNV.**