

EN1. Materials used by weight or volume**EN2. Percentage of materials used that are recycled input materials**

Shinhan Financial Group reduces its amount of paper and energy consumption through a comprehensive system of electronic documentation, Environment-friendly online meetings, and a web fax system.

unit: 1 billions

Category	2013	2014	2015
Amount of copy paper used	995.3	812.9	933.6

* The amount of copy paper used includes the usage of renewable paper.

EN3. Energy consumption within the organization**EN4. Energy consumption outside the organization****EN5. Energy intensity****EN8. Total water withdrawal by source****EN22. Total water discharge by quality and destination**

Category	Unit	2013	2014	2015	
Amount used in KRW	Amount of electricity used	GJ	247,003	283,662	327,335
	City gas usage	GJ	38,097	44,324	46,866
	Amount of gasoline used	GJ	155,117	156,159	157,027
	Amount of diesel used	GJ	1,179	875	935
	Airline(domestic)	km	288,178	633,203	489,672
Business trip ²⁾	Railroad	km	1,604,282	4,091,158	7,789,774
	Bus	km	586,555	610,748	1,756,787
Cash transport ³⁾	Diesel	ℓ	146,599	141,847	151,765
Product and service purchase	Printing paper ⁴⁾	kg	4,769,990	4,237,952	4,359,960
	Credit card ⁵⁾	Cards	10,723,045	10,527,178	10,360,369
	Savings account ⁶⁾	Accounts	48,633,033	5,514,332	9,895,060
Capital goods ⁷⁾	Laptop	Laptops	146	73	0
	PC desktop	Desktops	1,540	4,027	3,755
	Monitor	Monitors	963	2,599	3,415
	Printer	Printers	1,209	856	973
	LED light	Lights	7,126	16,454	13,281
Waste	Credit card	Cards	53,615	52,636	49,830
	Savings account	Accounts	855,121	103,846	180,090
	General waste(incinerated) ⁸⁾	kg	35,000	169,200	164,600
	General waste(buried)	kg	284,000	121,100	132,738
	Recycled waste(paper) ⁹⁾	kg	185,000	171,365	216,734
	Recycled waste(Styrofoam)	kg	10,000	0	0
	Recycled waste(glass)	kg	11,000	10,800	8,250
	Recycled waste(aluminum cans)	kg	300	486	591
	Recycled waste(plastic)	kg	4,000	5,696	5,444
	Waterworks ¹⁰⁾	m ³	210,541	186,562	236,098
Water	Underground water ¹¹⁾	m ³	67,943	63,321	58,170

* Scope of Report

- Business trips, printed paper: Shinhan Financial Group, Shinhan Bank, Shinhan Card, Shinhan Investment Corp., Shinhan Life Insurance, Shinhan BNP Paribas Asset Management, Shinhan Capital
 - Cash transport, account, capital goods, recycled wastes: Shinhan Bank
 - Credit card: Shinhan Card
 - General waste: Shinhan Bank, Shinhan Investment Corp., Shinhan Life Insurance, Shinhan BNP Paribas Asset Management, Shinhan Capital, Jeju Bank
 - Waterworks: Shinhan Financial Group, Shinhan Bank(head office, Gwanggyo Building, Gwanggyo 100th Anniversary Center), Shinhan Card(Yeoksam Building, Dangsan Building), Shinhan Investment Corp.(head office and 3 branches), Shinhan Life Insurance(training center), Shinhan BNP Paribas Asset Management(head office), Shinhan Capital(head office), Jeju Bank(head office and 18 branches)
 - Underground water: Shinhan Bank(head office), Shinhan Investment Corp.(head office)
- * Data for general wastes(buried) in 2014 modified by the change in collection method

EN6. Reduction of energy consumption**EN19. Reduction in greenhouse gas(GHG) emissions**Unit: tCO₂eq

Category	Activities	Expected amount of greenhouse gas reduction in 2015
Maximization of efficiency in utilizing energy	Reduced energy usage by replacing lights of bank head office, major buildings, and all branches with LED lighting	2,376
An Energy-reduction Lifestyle	Reduction performance relative to goal followed by operating energy management system(ISO50001) on large buildings	1,738
Operation of Environment-friendly data center	Reduced energy consumption through by installing solar power generation, LED lighting, BEMS(Building Energy Management System), and ice storage system in buildings	2,048

EN15. Direct greenhouse gas(GHG) emissions(SCOPE 1)**EN16. Energy indirect greenhouse gas(GHG) emissions(SCOPE 2)****EN17. Other indirect greenhouse gas(GHG) emissions(SCOPE 3)****EN18. Greenhouse gas(GHG) emissions intensity****EN30. Significant environmental effects of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce**

Category	Unit	2013	2014	2015	
Greenhouse gas emissions intensity	Scope1 direct emission	tCO ₂ eq	17,957	17,612	17,098
	Scope2 indirect emission	tCO ₂ eq	88,016	85,860	82,959
Business trip	Airline(domestic)	tCO ₂ eq		94.98	73.45
	Railroad	tCO ₂ eq	108	122.73474	233.69
	Bus	tCO ₂ eq		16.92	48.66
Cash transport	Diesel	tCO ₂ eq	388	371.50	396.98
	General waste(incinerated)	tCO ₂ eq	36.32	20.8116	20.2458
Waste	General waste(buried)	tCO ₂ eq		3.91419	62.9235
	Recycled waste(paper)	tCO ₂ eq		20.735165	26.00808
	Recycled waste(Styrofoam)	tCO ₂ eq		-	-
	Recycled waste(glass)	tCO ₂ eq		0.105408	0.080685
Amount of waterworks used	Recycled waste(aluminum cans)	tCO ₂ eq		0.0086508	0.0022458
	Recycled waste(plastic)	tCO ₂ eq		0.1059456	0.1012584
	Amount of underground water used	tCO ₂ eq	70.10	61.938584	91.15
			21.0226		

* Scope of Report

- Business trips: Shinhan Financial Group, Shinhan Bank, Shinhan Card, Shinhan Investment Corp., Shinhan Life Insurance, Shinhan BNP Paribas Asset Management, Shinhan Capital
 - Cash transport, recycled waste: Shinhan Bank
 - General waste: Shinhan Bank, Shinhan Investment Corp., Shinhan Life Insurance, Shinhan BNP Paribas Asset Management, Shinhan Capital, Jeju Bank
 - Waterworks: Shinhan Financial Group, Shinhan Bank(head office, Gwanggyo Building, Gwanggyo 100th Anniversary Center), Shinhan Card(Yeoksam Building, Dangsan Building), Shinhan Investment Corp.(head office and 3 branches), Shinhan Life Insurance(training center), Shinhan BNP Paribas Asset Management(head office), Shinhan Capital(head office), Jeju Bank(head office and 18 branches)
 - Underground water: Shinhan Bank(head office), Shinhan Investment Corp.(head office)
- * Based on emission coefficient of the Korean carbon reduction label

EN23. Total weight of waste by type and disposal method

Category	Unit	2013	2014	2015	
General wastes	ton	319	290.30	293.34	
Commercial wastes	ton	0	0	0	
Recycled wastes	Paper	ton	185	171.3	216.7
	Styrofoam	ton	10	0	0
	Glass	ton	11	10.8	8.3
	Aluminum can	ton	0.3	0.5	0.6
	Plastic	ton	4	5.7	5.4

* Scope of Report

- General waste, Recycled waste: Shinhan Financial Group(head office), Shinhan Bank(head office), Shinhan Card(head office), Shinhan Investment Corp.(head office), Shinhan Life Insurance(head office), Shinhan BNP Paribas Asset Management(head office), Shinhan Capital(head office), Jeju Bank(head office and branches)
 - Recycled wastes: Shinhan Bank
- * Data for general wastes in 2014 modified by change in collection method