

Shinhan Financial Group 2015 CSR report



GRI Index

Shinhan Financial Group's 2015 CSR Report complies with G4 Guidelines of GRI (Global Reporting Initiative) and fulfills the conditions in accordance with the 'Comprehensive' grade.

The GRI Index displays a report page that contains a disclosed report index in compliance with the G4 guidelines.

The relevant page can also be easily downloaded.

To secure the reliability of Shinhan Financial Group's 2015 CSR Report, DNV GL, a global verification agency, performed a verification procedure based on the three principles of the AA1000AS (2008).

General Standard Disclosures

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| G4-12 | Major characteristics of the supply chain related to the major activities, products and services of the organization | 2015 CSR report (Page 54-57) |
| G4-13 | Any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain | 2015 CSR report (Page 77) |

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| G4-14 | Whether and how the precautionary approach or principle is addressed by the organization | 2015 CSR report (Page 37-39) |
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| G4-16 | Memberships of associations and national and/or international advocacy organizations | 2015 CSR report (Page 73) |
| Identified Material Aspects and Boundaries | | |
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| G4-19 | List of all materiality aspects identified in the process for defining report content | 2015 CSR report (Page 20) |
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| G4-36 | Appointment of an executive-level position or positions with responsibility for economic, environmental and social topics | 2015 CSR report (Page 66-68) |
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| G4-49 | Process for communicating critical concerns to the highest governance body | 2015 CSR report (Page 66-68) |
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| EC3 | Coverage of the organization's defined benefit plan obligations | 2015 CSR report (Page 69) |
| EC4 | Financial support from the government | 2015 CSR report (Page 78) |
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| Indirect Economic Impacts - DMA | | 2015 CSR report (Page 44) |
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| Procurement Practices - DMA | | 2015 CSR report (Page 54) |
| EC9 | Proportion of spending on local suppliers at significant locations of operations | 2015 CSR report (Page 69) |

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| EN2 | Percentage of materials used that are recycled input materials | 2015 CSR report (Page 70) |
| Energy | | |
| EN3 | Energy consumption within the organization | 2015 CSR report (Page 70) |
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| EN6 | Reduction of energy consumption | 2015 CSR report (Page 62) |
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| Emissions | | |
| EN15 | Direct greenhouse gas(GHG) emissions(Scope 1) | 2015 CSR report (Page 70) |
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| EN23 | Total weight of waste by type and disposal method | 2015 CSR report (Page 70) |
| EN24 | Total number and volume of significant spills | 2015 CSR report (Page 78) |
| Products and Services - DMA | | |
| EN27 | Extent of impact mitigation of environmental impacts of products and services | 2015 CSR report (Page 59) |
| EN28 | Percentage of products sold and packing materials that are reclaimed(by category) | 2015 CSR report (Page 78) |
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| EN29 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations | 2015 CSR report (Page 71) |
| Transport | | |
| EN30 | Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce | 2015 CSR report (Page 70) |
| Overall | | |
| EN31 | Total environmental protection expenditures and investments | 2015 CSR report (Page 71) |
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| EN32 | The percentage of new suppliers that were screened using environmental criteria | 2015 CSR report (Page 56-57) |
| EN33 | Significant actual and potential negative environmental impacts in the supply chain and actions taken | 2015 CSR report (Page 56-57) |

Specific Standard Disclosures

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| Environmental Grievance Mechanisms | | |
| EN34 | Number of grievances about environmental impacts field, addressed, and resolved through formal grievance mechanisms | 2015 CSR report (Page 78) |
| Employment - DMA | | |
| LA1 | Total number and rate of new employee hires and employee turnover(by age, gender and region) | 2015 CSR report (Page 16) |
| LA2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation | 2015 CSR report (Page 42-43) |
| LA3 | Return to work and retention rates after parental leave, by gender | 2015 CSR report (Page 71) |
| Labor-Management Relations - DMA | | |
| LA4 | Minimum notice periods regarding operational changes, including whether these are specified in collective agreements | 2015 CSR report (Page 78) |
| Occupational Health and Safety - DMA | | |
| LA5 | Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs | 2015 CSR report (Page 78) |
| LA6 | Types of injury, rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities(by region and by gender) | 2015 CSR report (Page 71) |
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| LA12 | Composition of governance bodies and breakdown of employees per employee (by gender, age group, minority group membership, and other indicators of diversity) | 2015 CSR report (Page 71) |
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| LA13 | Ratio of basic salary and remuneration of women to men (by employee category, by significant locations of operation) | 2015 CSR report (Page 69) |
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| LA14 | Percentage of new suppliers that were screened using labor practices criteria | 2015 CSR report (Page 56-57) |
| LA15 | Significant actual and potential negative impacts for labor practices in the supply chain and actions taken | 2015 CSR report (Page 56-57) |
| Labor Practices Grievance Mechanisms | | |
| LA16 | Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms | 2015 CSR report (Page 71) |
| Investment - DMA | | |
| HR1 | Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening | 2015 CSR report (Page 56-57) |
| HR2 | Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employee trained | 2015 CSR report (Page 35, 56-57) |

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| HR4 | Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights | 2015 CSR report (Page 43) |
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| HR5 | Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor | 2015 CSR report (Page 73) |
| Forced or Compulsory Labor | | |
| HR6 | Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor | 2015 CSR report (Page 73) |
| Indigenous Rights | | |
| HR8 | Total number of incidents of violations involving rights of indigenous people and actions taken | 2015 CSR report (Page 79) |
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| HR9 | Total number and percentage of operations that have been subject to human rights reviews or impact assessments | 2015 CSR report (Page 35) |

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| HR10 | Percentage of new suppliers that were screened using human rights criteria | 2015 CSR report (Page 56-57) |
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| Human Rights Grievance Mechanisms | | |
| HR12 | Number of grievances about human rights impacts field, addressed, and resolved through formal grievance mechanisms | 2015 CSR report (Page 71) |
| Local Communities - DMA | | |
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| SO2 | Operations with significant actual and potential negative impacts on local communities | 2015 CSR report (Page 79) |
| FS13 | Access points in low-populated or economically disadvantaged areas by type | 2015 CSR report (Page 49-53) |
| FS14 | Initiatives to improve access to financial services for disadvantaged people | 2015 CSR report (Page 49-53) |
| Anti-corruption | | |
| SO3 | Total number and percentage of operations assessed for risks related to corruption and the significant risks identified | 2015 CSR report (Page 35) |
| SO4 | Communication and training on anti-corruption policies and procedures | 2015 CSR report (Page 35) |
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| SO6 | Total value of political contributions | 2015 CSR report (Page 79) |

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| SO7 | Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes | 2015 CSR report (Page 71) |
| Compliance | | |
| SO8 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations | 2015 CSR report (Page 71) |
| Supplier Assessment for Impacts on Society | | |
| SO9 | Percentage of new suppliers that were screened using criteria for impacts on society | 2015 CSR report (Page 56-57) |
| SO10 | Significant actual and potential negative impacts on society in the supply chain and actions taken | 2015 CSR report (Page 56-57) |
| Grievance Mechanisms for Impacts on Society | | |
| SO11 | Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms | 2015 CSR report (Page 71) |
| Product and Service Labeling - DMA | | 2015 CSR report (Page 29-32) |
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| PR4 | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling | 2015 CSR report (Page 71) |
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| Customer Privacy - DMA | | |
| PR8 | Total number of substantiated complaints regarding breach of customers' privacy and loss of customer data | 2015 CSR report (Page 71) |
| Product Portfolio - DMA | | |
| FS6 | Percentage of the portfolio for business lines by specific region, size(e.g. micro / SME / large) and by sector | 2015 CSR report (Page 69) |
| FS7 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | 2015 CSR report (Page 49-53) |
| FS8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | 2015 CSR report (Page 59-63) |
| Compliance | | |
| PR9 | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services | 2015 CSR report (Page 71) |
| Active Ownership | | |
| FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues | 2015 CSR report (Page 69) |
| FS11 | Percentage of assets subject to positive and negative environmental or social screening | 2015 CSR report (Page 69) |