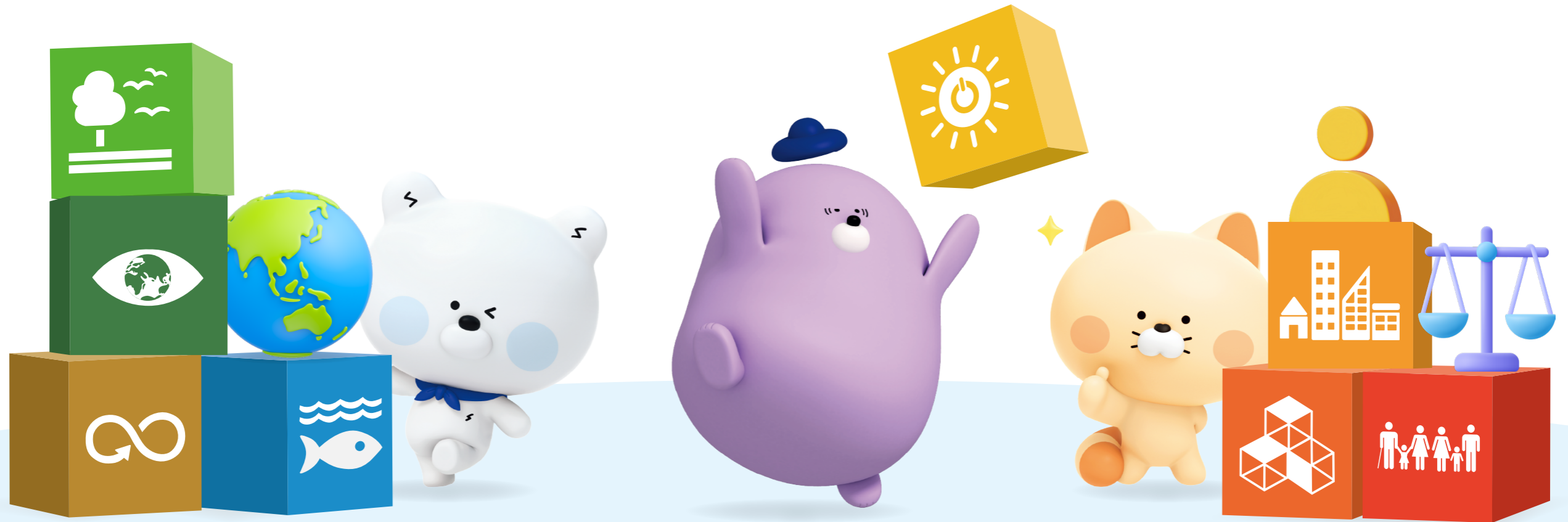


ESG DATA PACK



Contents

Sustainable Finance 04

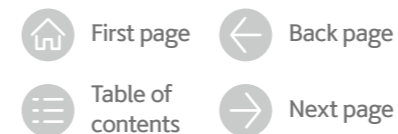
Environment 11

Customer 17

Employee 20

Economic Performance 28

This report has been published as an interactive PDF featuring functions such as navigation to related pages within the report, direct links to associated web pages, and quick access to relevant sites.



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT



Reporting Methodology

Reporting Period

This report focuses on activities and performance from January 1 to December 31, 2024. To provide a quantitative analysis of performance, data from three years (2022-2024) are presented to allow for year-over-year trend analysis.

Reporting Scope

The reporting scope covers Shinhan Financial Holdings and 14 subsidiaries (Shinhan Bank, Shinhan Card, Shinhan Securities, Shinhan Life, Shinhan Capital, Shinhan Asset Management, Jeju Bank, Shinhan Savings Bank, Shinhan Asset Trust, Shinhan DS, Shinhan Fund Partners, Shinhan REITs Management, Shinhan Venture Investment, Shinhan EZ General Insurance). Financial performance is reported on a consolidated basis under Korean International Financial Reporting Standards (K-IFRS) to reflect the entire activities of Shinhan Financial Group. Non-financial performance (Sustainable Finance, Environment, Customer, Employee) is based on comprehensive data from the subsidiaries, with specific subsidiaries indicated for certain separate standard performances. Some data include overseas business sites, which are detailed separately.

※ Data that does not exist or is not applicable is marked with '-', and periods with no performance are marked as '0'.

Information Revision

The following information differs from previous reporting years due to newly added indicators included in this report.

Details and Reasons	Indicators	Page
ESG Loans – green loans	Corporate Loans corresponding to green finance within General Fund Loans	p. 5
	Loans compliant with Green Taxonomy within General Fund Loans	p. 5
ESG Investment – green investment	Environmental finance investment	p. 6
	Green bond investment	p. 6
ESG Investment – social investment	Startup equity investment	p. 6
Microfinance	Shinhan Sunshine Loan Youth	p. 8
	Shinhan Sunshine Loan Bank	p. 8
Other inclusive finance	Cheongpodo Youth Savings	p. 9
	Saetdol Loans, Interest Rate Benefits for Underserved and Youth	p. 9
	Kim Man-deok Sharing Savings New Hope Key Savings	p. 9
SME support	Number of accounts with waived fees for other financially vulnerable groups	p. 9
	Recent SME loan ratio (of total loans) SME Loan growth rate (year-on-year)	p. 10
Greenhouse gas emissions	Scope 1 greenhouse gas emissions reduction target	p. 11
	Scope 2 greenhouse gas emissions reduction target	p. 11
Energy saving program	Recycled waste (food)	p. 12
	Saved energy consumption Amount saved	p. 14
Waste discharge and disposal volume	Recycled waste, incineration, and landfill ratio	p. 15
Water consumption	Recycled water/Reused water consumption	p. 15
	Waste water discharge	p. 15
Employment status by position	Number of C-level executives	p. 20
Resignation and turnover	Turnover rate	p. 21
Years of service	Average years of service by gender among employees	p. 21
Employee compensation	Average salary per person	p. 24
Employee welfare and family-friendly activities	Welfare expenses	p. 24
	Family-friendly management activity support fund	p. 24
Parental leave	Parental leave usage rate	p. 24
Ethics pledge and education	Number of Participants in Ethics Education (Full-time, Contract, Dispatched)	p. 26

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

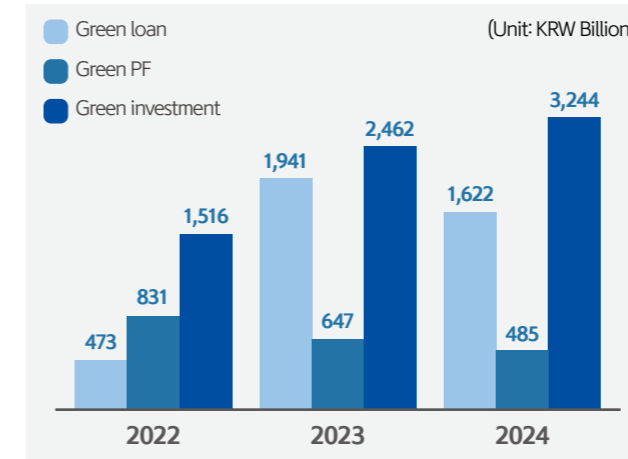
Sustainable Finance

Zero Carbon Drive – green finance performance

Indicators		Unit	2022	2023	2024
Total			2,820	5,050	5,351
Shinhan Financial Group	Green loan	KRW Billion	473	1,941	1,622
	Green PF		831	647	485
	Green investment		1,516	2,462	3,244

※ Based on new transaction amounts per year

Zero Carbon Drive – green finance performance

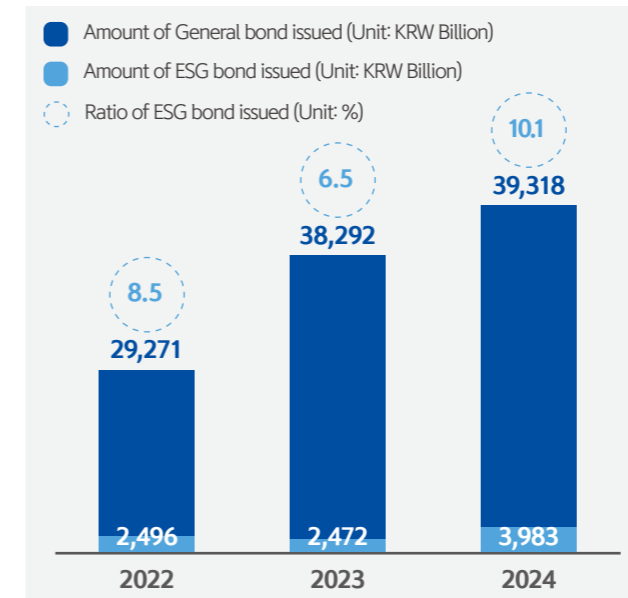


ESG bond

Indicators		Unit	2022	2023	2024
Total ESG Bond ¹⁾ issued			2,496	2,472	3,983
Shinhan Financial Holdings	Social bonds ¹⁾	KRW Billion	0	641	0
	Green bonds		714	150	1,523
Shinhan Bank	Social bonds ¹⁾		0	1,341	1,356
	Sustainability bonds ¹⁾		664	0	0
Shinhan Card	Green bonds		110	0	150
	social bonds		478	320	804
Shinhan Capital	Sustainability bonds	480	20	0	
Jeju Bank	Social bonds	50	0	150	
Total amount of bond issued			29,271	38,292	39,318
Ratio of ESG bond issued		%	8.5	6.5	10.1

¹⁾ Correction of 2022 and 2023 year notation errors in the previous year's report
 ※ Based on new issuance amount by year

ESG Bonds



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

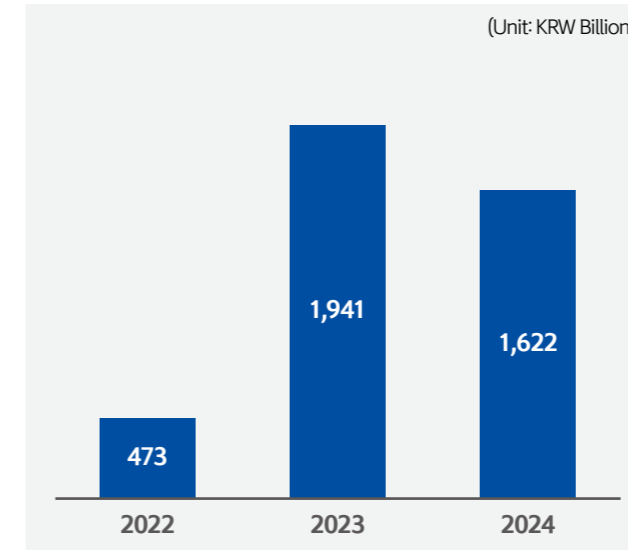
Sustainable Finance

ESG Loan – green loan

Indicators		Unit	2022	2023	2024
합계			473	1,941	1,622
Shinhan Bank	Green guaranteed loans ¹⁾		119	137	141
	Green-dedicated loans ²⁾		13	2	33
	Green policy fund loans ³⁾		129	1,527	575
	Seoul Climate Change Fund Loan (Building Energy Efficiency)		5	15	28
	Shinhan Green Remodeling Interest Subsidization Loan		8	8	1
	Shinhan Green MY CAR Loan	KRW Billion	39	36	28
	Corporate Loans corresponding to green finance within General Fund Loans ^{4)(*)}		-	21	50
	Loans compliant with Green Taxonomy within General Fund Loans ^(*)		-	-	487
Shinhan Card	Green loan ⁵⁾		17	31	42
Shinhan Life	Solar power business loan and other green related matters		60	0	0
Shinhan Capital	Environment/energy sustainability loan		80	156	225
Jeju Bank	Solar power and green finance loan		3	8	12

1) Financial Support Agreement for Expanding Carbon Neutral Management (Kibo) and 7 other cases
 2) Solar energy corporate loan and 1 other case
 3) Activation of Green Policy Finance Interest Subsidization Loan and 12 other cases
 4) New Indicator for 2024, but 2023 Figures Added Due to Detailed Classification of Green Loans in 2024
 5) Imported Car Eco-friendly Inventory Finance and 2 other cases
 (*) New indicator for 2024
 ※ Excludes Project Financing (PF) for the entire subsidiary
 ※ Based on new transaction amounts per year

Green loan



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Sustainable Finance

ESG DATA PACK

ESG Investment – green investment

Indicators		Unit	2022	2023	2024
Total			1,516	2,462	3,244
Renewable energy/ energy efficiency	Shinhan Bank, Shinhan Securities, Shinhan Life, Shinhan Asset Management	KRW Billion	488	746	869
Green transportation	Shinhan Bank, Shinhan Securities, Shinhan Asset Management		720	364	475
Natural resources	Shinhan Bank, Shinhan Securities, Shinhan Asset Management		7	2	1
Green derivative products investment	Shinhan Securities		-	84	68
Green certification/ eco-friendly buildings	Shinhan REITs Management		301	917	815
Environmental finance Investment ^(*)	Shinhan Bank, Shinhan Securities, Shinhan Life, Shinhan Capital		-	349	465
Green bond investment ^(*)	Shinhan Bank, Shinhan Securities, Shinhan Life		-	-	551

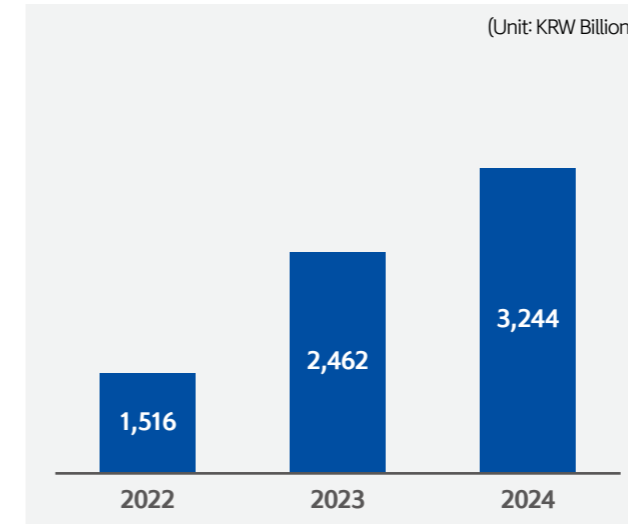
(*) New indicator for 2024
 ※ Based on new transaction amounts per year

ESG Investment – social investment

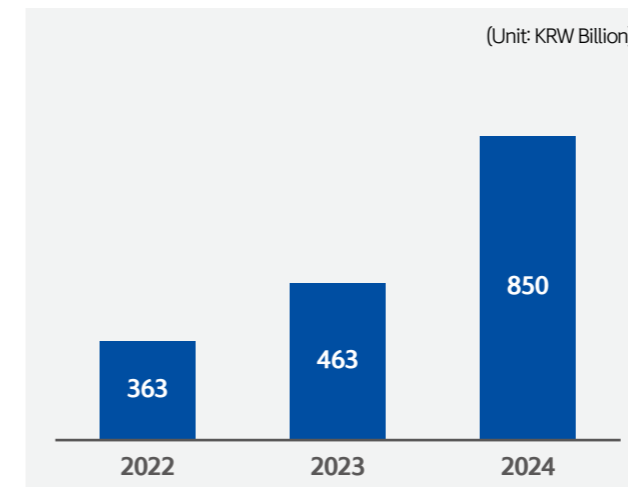
Indicators		Unit	2022	2023	2024
Total			363	463	850
Infrastructure in developing countries	Shinhan Bank, Shinhan Securities	KRW Billion	61	15	27
Employment creation, SME financing	Shinhan Bank, Shinhan Securities, Shinhan Asset Management		145	165	149
SRI fund ¹⁾	Shinhan Bank, Shinhan Securities, Shinhan Asset Management, Shinhan Life		156	282	674
Startup equity investment ^(*)	Shinhan Card		1.0	0.5	0.7

1) Socially Responsible Investments
 (*) New indicator for 2024
 ※ Based on new transaction amounts per year

Green investment



Social investment



Sustainable Finance

Environment

Customer

Employee

Economic Performance

Sustainable Finance

Fossil fuel exposure

Indicators	Unit	2022	2023	2024
Total ¹⁾		4,535	4,345	5,325
Exposure in a limited sense ²⁾				
Subtotal		2,193	1,652	1,846
Coal mining	KRW Billion	41	24	3
Thermal power		2,152	1,628	1,843
Exposure in a broad sense ³⁾				
Subtotal		2,342	2,693	3,479
Oil and LNG loan exposure		2,342	2,693	3,479
Fossil fuel exposure as a percentage of total group loans	%	1.2	1.1	1.3
Total group loans	KRW Billion	390,504	392,611	427,483

1) Energy industry classification (energy economics institute): only mining, manufacturing, and supply activities of energy-related products, excluding activities such as distribution, transportation, etc.

2) Exposure in a limited sense: direct mining of fossil fuels (mining)

3) Exposure in a broad sense: includes direct mining and manufacturing and power generation operations

Project financing environment/society risk review

Indicators	Unit	2022	2023	2024
Total		34	37	33
A-grade ¹⁾	Cases	5	3	3
B-grade ²⁾		4	3	5
C-grade ³⁾		25	31	25

1) A-grade: Projects that have significantly negative potential E&S risks and/or impact. If the risks and/or impact are various, unrecoverable or unprecedented

2) B-grade: Projects that have limited negative potential E&S risks and/or impact. If the risks and/or impact are few, limited to project sites, mostly recoverable and easily manageable through climate solutions

3) C-grade: Projects that have little to no negative potential E&S risks and/or impact

※ Some reviewed cases are also included in Shinhan Bank's Equator Principles process.

Shinhan Bank Equator Principle implementation status

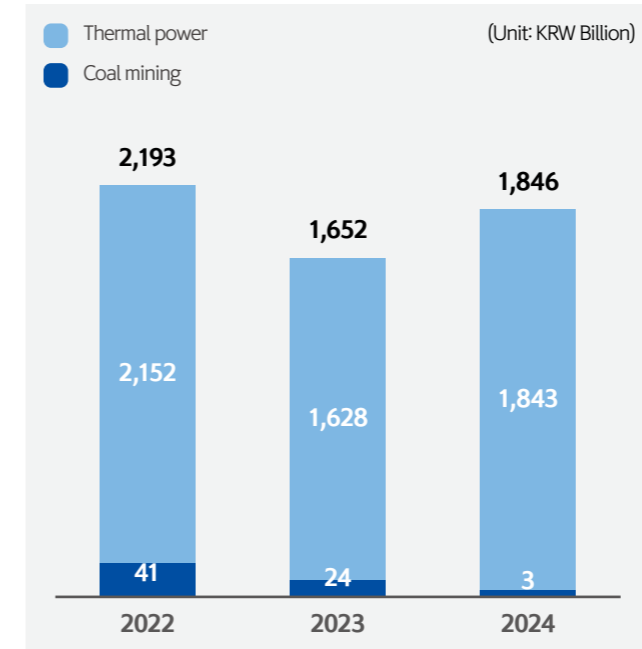
Indicators	Unit	2022	2023	2024
Total		10	14	19
A-grade ¹⁾	Cases	1	2	0
B-grade ²⁾		5	5	5
C-grade ³⁾		4	7	14

1) A-grade: Projects that have significantly negative potential E&S risks and/or impact. If the risks and/or impact are various, unrecoverable or unprecedented

2) B-grade: Projects that have limited negative potential E&S risks and/or impact. If the risks and/or impact are few, limited to project sites, mostly recoverable and easily manageable through climate solutions

3) C-grade: Projects that have little to no negative potential E&S risks and/or impact

Fossil fuel exposure in a limited sense



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

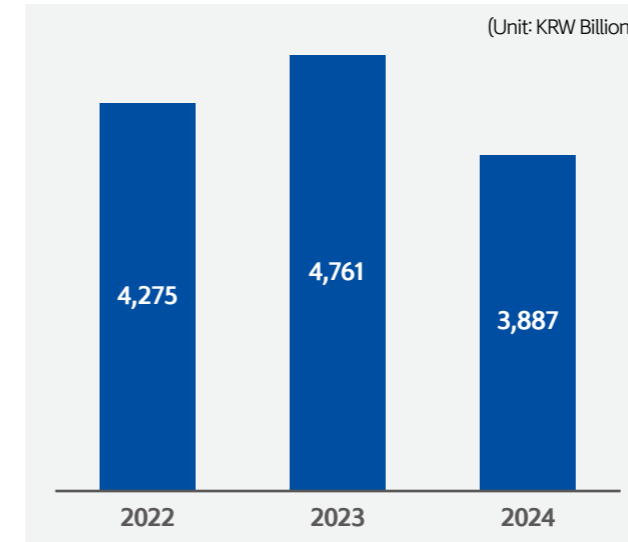
Sustainable Finance

Microfinance

Indicators		Unit	2022	2023	2024
Total Amount of Low-income Loans			4,275	4,761	3,887
Shinhan Bank	New Hope Spore loans ¹⁾		298	376	533
	Shinhan Sunshine Loan 15		483	315	2
	Mid-interest rate loan for the working class		6	3	606
	Shinhan Sunshine Loan Youth ^(*)		-	-	106
	Shinhan Sunshine Loan Bank ^(*)		-	-	0.4
	Microfinance		13	12	11
Shinhan Card	Mid-interest rate loan	KRW Billion	1,879	1,690	1,386
	Security deposit loan		305	285	215
	Business fund loan		410	701	684
Jeju Bank	New Hope Spore Loan		2	1	1
	Mid-interest rate loan for the working class		0	0.02	15
Shinhan Savings Bank	Sunshine Loan		517	853	485
	Mid-interest rate loan for the working class		214	402	244
	Shinhan Hug Loan		146	123	96

1) From 2024, Shinhan Sol Comfortable New Hope Spore product added
 (*) New indicator for 2024
 ※ Based on new transaction amounts per year

Microfinance



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Sustainable Finance

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Other inclusive finance

		Indicators	Unit	2022	2023	2024	
Shinhan Bank	Deposit	Total Deposit Amount		279	429	263	
		New Hope Installment Savings		12	30	23	
		Shinhan Smile Dream Savings		0.1	0.4	0.7	
		Stepping Seed Savings		54	93	108	
		Beautiful Courage Savings		210	302	129	
		Yellow Umbrella deduction for small businesses/merchants	KRW Billion	3	3	3	
			Total Other Amount		1,763	1,576	1,166
	Other	Household Debt Healing Program (Credit Loan 119)		1,317	1,231	1,054	
		Solopreneur Loan 119 (Previously, Mid-term Healing Program)		446	345	112	
		Fee discount for socially vulnerable groups		0.10	0.09	0.08	
Number of financial service fee exempted accounts for financially vulnerable groups			230,299	262,166	267,787		
Shinhan Life	Other	Number of newly opened financial service fee exempted accounts for financially vulnerable groups	Cases	381,898	404,226	372,828	
		Sales of ESG-related (vulnerable groups) insurance products	KRW million	1,239	1,201	1,211	
Shinhan Savings Bank	Other	Deferred payment of insurance premiums for households hit by disaster		800	238	52	
		Cheongpoddoo Youth Savings ^(*)	KRW Billion	-	2.2	7.6	
Jeju Bank	Deposit	Saetdol 3 Loans, Interest Rate Benefits for Underserved and Youth ^(*)	Cases	-	10,066	13,242	
		Kim Man-deok Sharing Savings ^(*)	KRW Billion	5.0	17.3	8.6	
	Other	New Hope Key Savings ^(*)	KRW Billion	0.3	0.1	0.6	
	Other	Number of accounts with waived fees for other financially vulnerable groups ^(*)	Cases	19,908	20,161	23,572	

(*) New indicator for 2024

※ Based on new transaction amounts per year

Sustainable Finance

Social enterprise support

Indicators	Unit	2022	2023	2024
Total		120	147	173
Loans ¹⁾	KRW Billion	119	145	170
Goods procurement		1	2	2
Sponsorship and donation		0.4	0.4	1

1) Including socially responsible financial performance of inclusive finance

Social contribution investment

Indicators	Unit	2022	2023	2024
Total		177	307	341
Charitable donations ¹⁾	KRW Billion	67	231	272
Investment in local community ²⁾		67	61	56
Commercial initiatives ³⁾		43	15	13

1) Monetary and in-kind contributions, sponsorships for cultural and arts activities not tied to marketing strategies, matching funds, and expenses for employee volunteer hours, etc

2) Donations or placement of employees with partner organizations vital to community strategies, as well as training programs to boost local employment

3) Community engagements designed to enhance brand recognition and promote products and services directly contributing to corporate success, including university support and event sponsorships

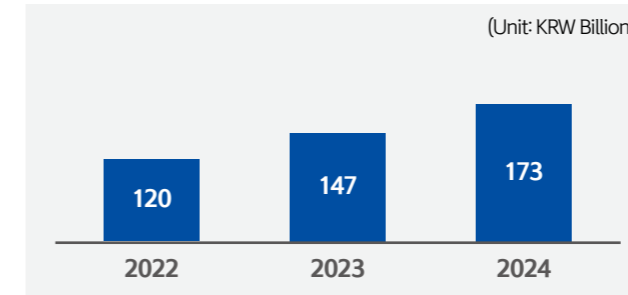
SME support

Indicators	Unit	2022	2023	2024
SME Loan ratio (of total loans) ^(*)	%	44.9	44.8	44.0
SME Loan growth rate (year-on-year) ^(*)		7.7	2.9	8.2

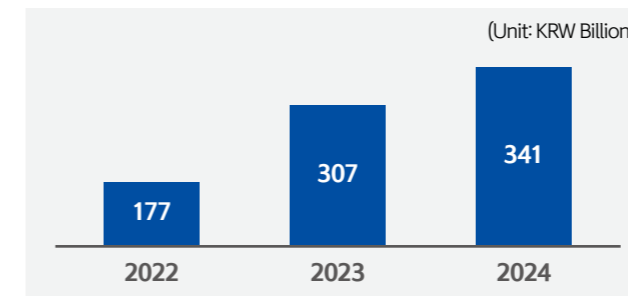
(*) New indicator for 2024

※ Data coverage: Shinhan Bank

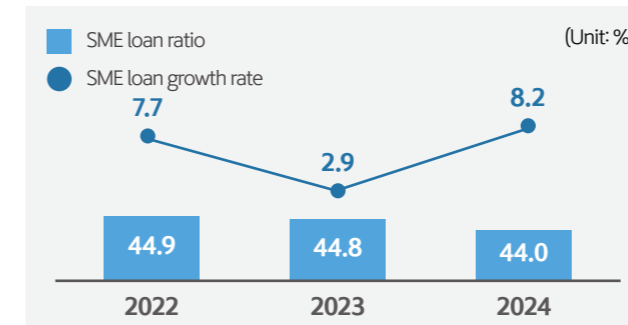
Social enterprise support



Social contribution investment



SME loan ratio and growth rate



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Environment

Greenhouse gas emissions (Scope 1, 2)

Indicators		Unit	2022	2023	2024
Scope 1 + 2 Reduction Target	Target ¹⁾		88,679.0	84,613.0	82,192.7
	Scope 1 ^(*)		-	-	13,271.6
	Scope 2 ^(*)		-	-	68,921.1
Total ³⁾			100,079.8	97,798.5	93,249.0
Location- based	Scope 1	tCO ₂ eq	14,697.0	14,967.0	13,575.2
	Scope 2		86,382.7	82,831.5	79,682.7
	Total ³⁾		100,079.8	69,756.6	67,502.0
Market- based	Scope 1		14,697.0	14,967.0	13,575.2
	Scope 2		85,382.7	54,790.0	53,934.2
Greenhouse gas emissions intensity(employees) ²⁾		tCO ₂ eq/person	4.28	4.19	4.03
Greenhouse gas emissions reduction rate ⁴⁾		%	(1.10)	(2.28)	(4.65)

- 1) Based on domestic business sites; differences from actual emissions may occur due to rounding for integer use in Greenhouse gas verification reports.
 2) Greenhouse gas emission intensity: Location-based; Employees: total employees (full-time + contract)
 3) The sum of Scope 1 and 2 emissions is calculated by adding emissions from each business site; each location's emissions are calculated by summing [Scope 1 emissions + Scope 2 emissions] and truncating decimals according to the 'Guidelines on Operation of Greenhouse Gas Target Management'
 4) Year-on-year change rate of location-based emissions
 (*) New indicator for 2024

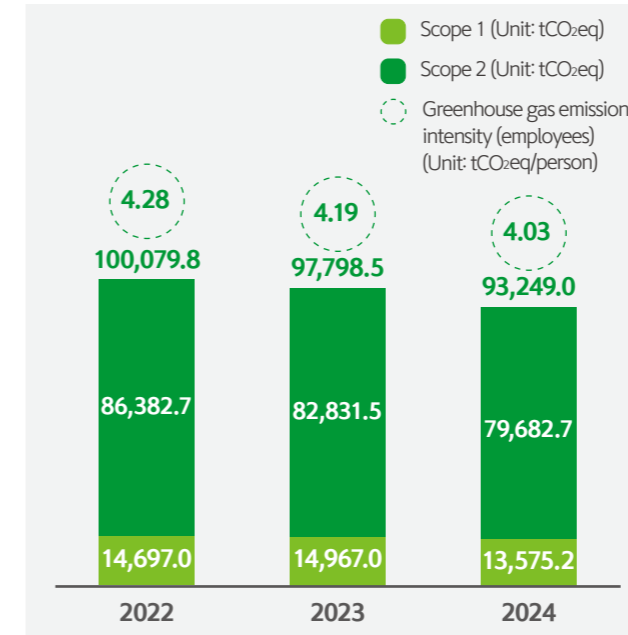
Greenhouse gas emissions (Scope 3)

Indicators		Unit	2022	2023	2024
Total ¹⁾			54,970,557.0	55,986,848.0	57,510,180.0
Scope 3 Emissions	1. Purchase of products	Printing paper	1,192.0	1,093.3	1,099.9
		Credit card	89.5	89.9	91.3
		Bank book	38.7	84.5	85.2
		Tap water	90.3	65.4	100.8
		Ground water	18.4	4.9	2.5
2. Capital goods	Laptop	8.2	1.9	4.2	
	PC desktops	249.2	125.2	160.4	
	Monitor	195.4	128.8	64.1	
	Printer	325.7	377.1	166.4	
	LED lights (50W)	636.2	456.6	242.7	

1) Based on domestic business sites

※ Scope 3 Emissions continued on the next page

Greenhouse gas emissions (Scope 1+2): Location-based



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Environment

Greenhouse gas emissions (Scope 3)

Indicators		Unit	2022	2023	2024
3. Fuel activities	City gas (LNG)	tCO ₂ eq	572.4	570.7	524.9
	City gas (LPG)		19.3	22.8	8.5
	Gasoline		231.7	237.0	217.1
	Diesel		1.3	0.8	1.1
	Electricity		6,612.7	9,427.2	12,282.2
	Heat		222.9	36.0	30.2
	4. Upstream transportation		Diesel	395.9	402.4
5. Waste	General waste (incineration/landfill/others)	576.8	231.2	167.1	
	Recycled waste (Paper)	19.9	27.2	24.6	
	Recycled waste (styrofoam)	1.0	3.2	2.0	
	Recycled waste (glass)	0.3	0.3	0.3	
	Recycled waste (can),	0.1	0.3	0.1	
	Recycled waste (plastic)	0.7	1.0	1.7	
	Recycled waste (food) ^(*)	-	-	1.1	
6. Business travel	Airline	205.7	1,526.3	1,492.9	
	Train	72.4	122.3	150.9	
	Bus	5.0	6.4	7.1	
7. Employee commuting	Employee commuting	12,907.7	8,528.1	8,337.1	
11. Product use	Internet banking	1,352.1	671.9	676.8	
	Mobile web & mobile app	1,641.6	1,848.4	1,252.9	
12. Product disposal	Credit card	221.5	127.1	134.9	
	Bank book	18.3	5.4	5.4	
15. Investment (financed emissions)	Group assets	50,982,536.0	50,060,685.0	51,305,404.0	
	Customer assets	3,960,068.0	5,899,938.0	6,177,013.0	
	Asset size calculated	KRW trillion	245	251	276

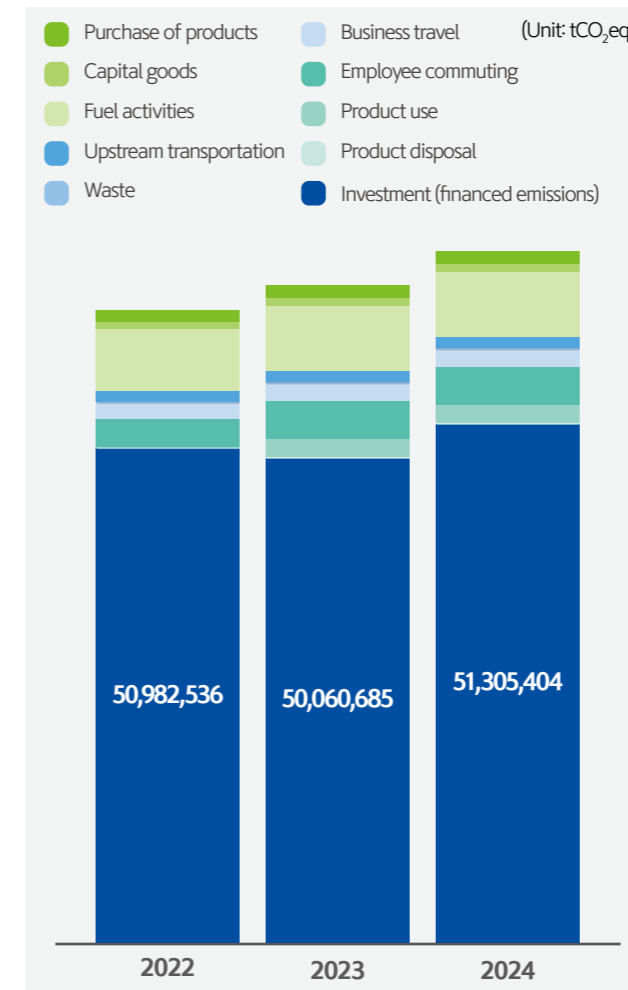
(*) New indicator for 2024

Scope 1,2,3 emission calculation guidelines and organizational boundary setting method

※ Emission calculation guidelines applied: WRI/WBCSD GHG Protocol: A Corporate Accounting and Reporting Standard; IPCC Guidelines 2006 (Location-based emissions include greenhouse gas emissions reported as Scope 2 under the domestic Cap-and-Trade system based on national power grid electricity usage)

※ Organizational boundary setting method: Operational control

Scope 3 Emissions by Category



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

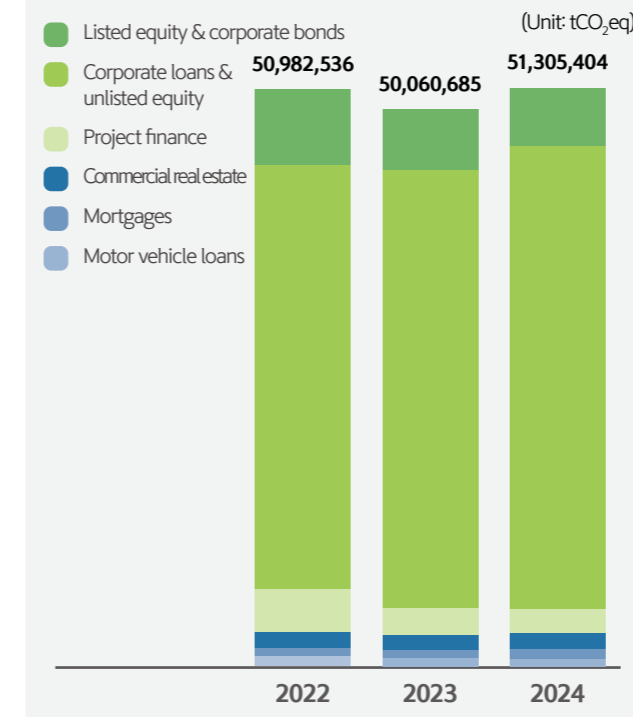
Environment

Financed emissions

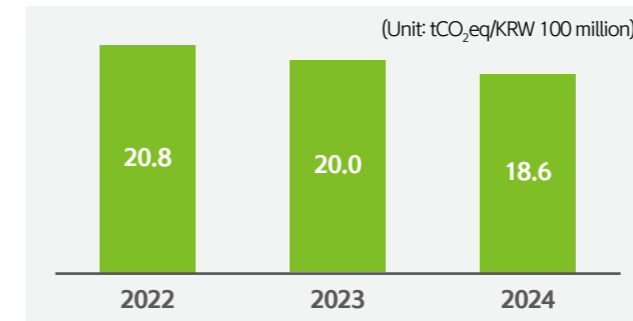
Indicators		Unit	2022	2023	2024
Financed emissions	Target	tCO ₂ eq	40,890,324	39,433,177	37,974,438
	Performance		50,982,536	50,060,685	51,305,404
	Intensity target	tCO ₂ eq/KRW 100 million	19.3	18.6	17.9
	Intensity		20.8	20.0	18.6
Total¹⁾		tCO₂eq	50,982,536	50,060,685	51,305,404
Emissions by asset class	Listed equity & corporate bonds		5,596,149	4,477,597	4,119,563
	Corporate loans & unlisted equity		41,734,737	42,611,196	44,252,559
	Project finance		2,549,265	1,914,747	1,826,980
	Commercial real estate	tCO ₂ eq	592,559	656,184	737,745
	Mortgages		129,861	120,836	128,021
	Motor vehicle loans		379,965	280,125	240,536
	Sovereign debt		-	22,000,812	21,108,040
	Total²⁾	tCO₂eq	47,330,885	49,022,050	50,211,208
Emissions by industry	Power generation		3,180,688	3,998,677	3,769,743
	Aluminum		3,024,877	3,487,291	3,160,434
	Cement		1,003,066	1,241,198	1,641,503
	Iron & steel	tCO ₂ eq	4,475,829	4,184,823	4,322,994
	Pulp & Paper		812,340	813,292	795,192
	Transportation		1,080,495	1,230,648	1,242,327
	Chemicals		5,756,406	6,542,285	7,424,054
	Others		27,997,184	27,523,836	27,854,961

1) Sovereign Debt emissions excluded from asset class emission totals
 2) Aggregated financed emissions measured by PCAF for classifiable sectors

Financed emissions



Financed emissions intensity



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
 GROUP 2024
 SUSTAINABILITY REPORT

Environment

Energy consumption

Indicators		Unit	2022	2023	2024
Target			815.6	778.2	747.1
Total			2,032.1	1,983.6	1,894.1
Subtotal			1,780.3	1,727.6	1,660.9
General			1,780.3	1,141.6	1,122.9
Renewable energy					
Subtotal			-	586.0	538.0
REC purchase			-	96.0	103.7
Green premium purchase			-	490.0	434.3
Energy consumption	Heat (steam)	TJ	5.4	6.9	5.8
	City gas (LNG)		112.9	112.5	103.4
	City gas (LPG)		0.03	0.1	0.1
	Indoor kerosene		0.02	0	0
	Diesel		0.6	0.4	0.4
	Vehicle – gasoline		130.3	133.3	122.2
	Vehicle – diesel		0.3	0.2	0.3
	Vehicle – LPG		2.3	2.7	0.9
	Energy intensity (employee) ¹⁾	TJ/Person	0.09	0.08	0.08
	Energy consumption reduction rate	%	(1.0)	(2.4)	(4.5)
Energy saving program	Saved energy consumption ²⁾ (*)	MWh	-	-	2,626
	Amount saved ³⁾ (*)	KRW million	-	-	990

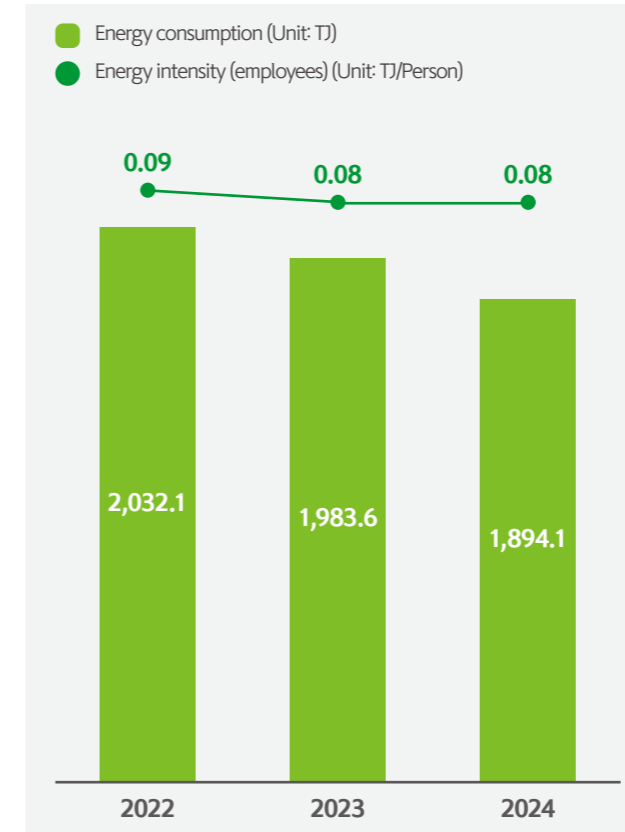
1) All Employees (full-time + contract)
 2) 2024 Save campaign results, Electricity consumption reduction
 3) 2024 Save campaign results, Energy savings monetary value
 (*) New indicator for 2024
 ※ Based on domestic business sites

Paper consumptions

Indicators	Unit	2022	2023	2024
Paper	ton	1,064	976	982

※ Based on domestic business sites

Energy Usage



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
 GROUP 2024
 SUSTAINABILITY REPORT

Environment

Waste discharge and disposal volume

Indicators	Unit	2022	2023	2024
Total Waste Discharge ¹⁾		853	845	842
General waste	ton	497	224	411
Recycled waste		357	621	431
Waste treatment ratio ^{1)(*)}	Recycling	-	-	80.0
	Incineration	-	-	14.4
	Landfill	-	-	5.2
	Other treatment	-	-	0.4

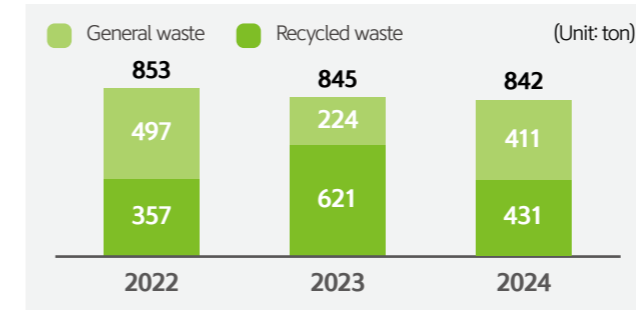
1) The treatment rate for volume-based waste output is determined using the average share of mixed disposal methods, as outlined in <Status of Household Waste Generation and Treatment> (2024)
 (*) New indicator in 2024
 ※ Based on domestic business sites

Water consumption

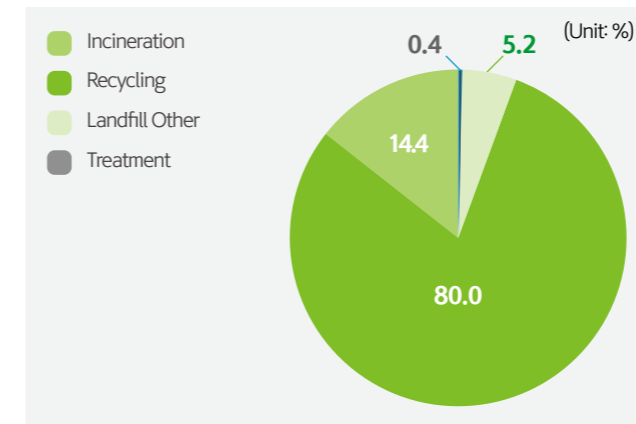
Indicators	Unit	2022	2023	2024
Total water consumption (water supply + groundwater)		399,924	296,437	435,519
Tap water	m ³	322,440	275,825	425,161
Ground water		77,484	20,611	10,358
Recycled water/Reused water consumption ^(*)		-	-	29,429
Waste water discharge ^(*)	ton	-	-	406,090

(*) New indicator in 2024
 ※ Based on domestic business sites

Waste discharge



Waste disposal ratio



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
 GROUP 2024
 SUSTAINABILITY REPORT

Environment

Environmental facility investment

Indicators	Unit	2022	2023	2024
Total		21,879	93,440	112,635
Purchasing eco-friendly IT products	KRW million	14,098	6,354	6,704
Purchasing LED lights		2,271	1,337	853
Replacing old facilities		5,510	5,100	5,470
Introducing cloud system ¹⁾		-	14,989	57,743
Purchasing hardware (server/equipment) ¹⁾		-	65,660	41,865

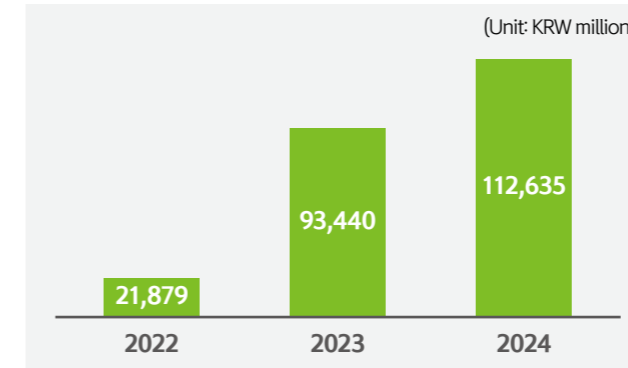
1) New indicator (Data collected from 2023)
 ※ Based on domestic business sites

Conversion to emission-free car

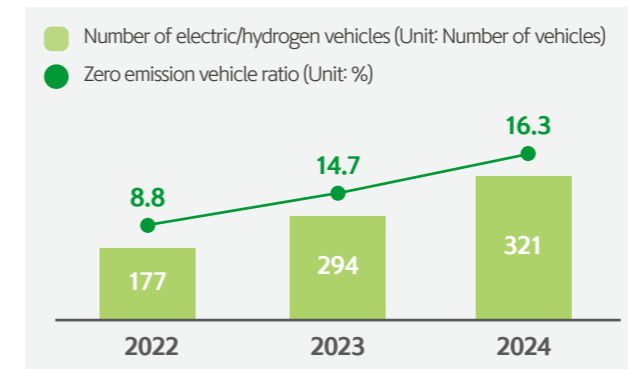
Indicators	Unit	2022	2023	2024
Zero emission vehicle ratio	%	8.8	14.7	16.3
Total number of vehicles owned	Number of vehicles	2,012	2,005	1,971
Number of electric/hydrogen vehicles		177	294	321

※ Based on domestic business sites

Environmental facility investments



Conversion to emission-free car



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Customer

Customer satisfaction

Indicators	Unit	2022	2023	2024
Shinhan Bank	Points	94.5	94.9	96.3
Shinhan Card		85.3	89.6	90.5
Shinhan Securities		99.0	97.0	97.0
Shinhan Life Insurance		93.0	93.0	94.0
Jeju Bank		94.5	96.3	96.0
Shinhan Savings Bank		91.0	85.5	96.9

※ Calculated as an annual average value customer complaint resolution

Customer complaint handling

Indicators	Unit	2022	2023	2024
Complaints handled Rate	%	100	100	100
Number of customer complaints ¹⁾	Cases	8,986	9,589	7,711
Number of completed cases among received complaints ²⁾		8,986	9,589	7,711
Monetary loss due to product sales-related lawsuits ³⁾	KRW million	1,178	101	3,535

1) Total number of complaints received through various channels such as Financial Authorities, Website, Call Center, and in-person visits

2) For Shinhan Securities, the figures for 2023 have been revised to account for resolved complaints, including those related to product issues, as reported to the Financial Supervisory Service.

3) Until 2022, the total monetary loss due to legal litigation related to product sales was disclosed, but from 2023 onwards, the calculation standard was changed to be based on compensation amounts.

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Customer

Information security

Indicators	Unit	2022	2023	2024
Data security investment ¹⁾	KRW million	36,623	41,096	42,536
Number of customer data breaches ²⁾	Cases	1	0	0
Number of customers impacted by the breach	Number of people	3,382	0	0
Monetary damage amount due to customer information leakage ³⁾	KRW million	0	0	0
Number of data breaches involving personally identifiable information (PII)	Cases	1	0	0

1) The data scope applies only to Shinhan Bank.

2) The number of confirmed leakage cases by regulatory authorities.

3) Customer compensation amounts are not included; only payments to the Financial Supervisory Service are included.

Privacy

Indicators	Unit	2022	2023	2024
Number of customers who have given consent to provide information to third parties	Number of people	36,483,929	38,001,484	33,918,965
Percentage of customers who have given consent for third-party disclosure ¹⁾	%	71.5	74.3	56.8
Number of complaints related to privacy protection ²⁾	Cases	0	0	0

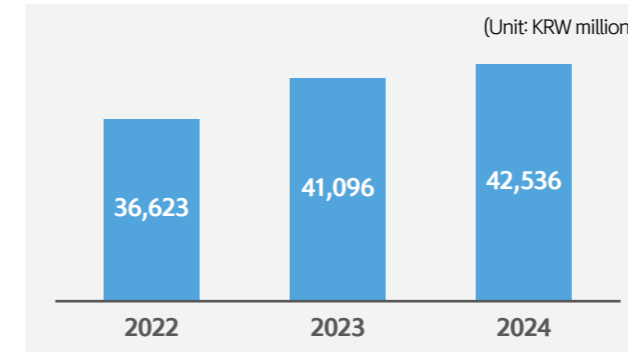
1) Percentage of customers consenting to third-party information provision relative to transaction customers; calculation criteria changed from 2024 (duplicates removed).

2) Number of complaints confirmed by regulatory authorities (Shinhan Life submitted based on previous year's received cases and corrected to confirmed cases).

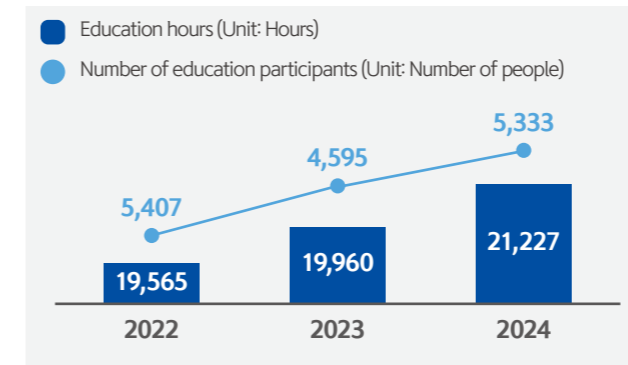
External/Subcontractor information security education

Indicators	Unit	2022	2023	2024
Education Training hours	Hours	19,565	19,960	21,227
Number of education participants	Number of people	5,407	4,595	5,336

Data security investment amount



External/Subcontractor information security education



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

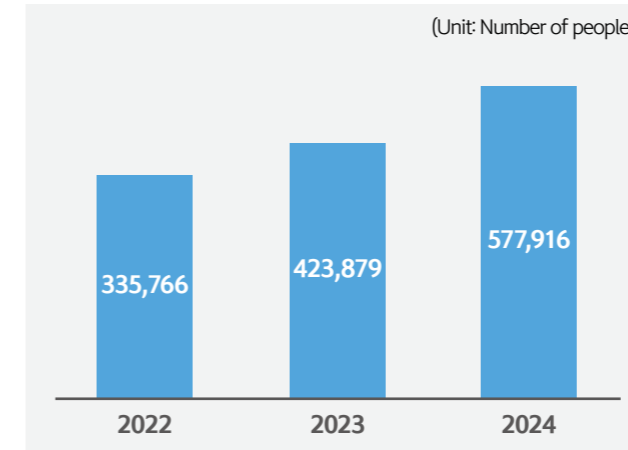
Customer

Financial economic education

Indicators	Unit	2022	2023	2024
Total number of participants		335,766	423,879	577,916
Shinhan Easy (EASY) ¹⁾		219,082	295,782	458,812
Sinhan Financial Group Hope Foundation		2,596	3,803	4,384
Shinhan Bank		80,862	87,893	69,176
Shinhan Card	Number of people	18,402	17,278	19,650
Shinhan Securities		5,334	5,586	5,479
Shinhan Life		7,600	11,711	17,604
Shinhan Asset Management		-	-	589
Jeju Bank		1,805	1,711	2,106
Shinhan Savings Bank		85	115	116

1) Shinhan Financial Group Integrated Financial Education Platform

Number of financial education participants



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

Employment

Indicators		Unit	2022	2023	2024
Number of employees ¹⁾	Total		23,469	23,362	23,114
	Female		10,122	10,141	10,157
	Male		13,347	13,221	12,957
Subtotal			21,190	21,057	21,132
Number of regular employees	Female	Number of people	9,515	9,456	9,579
	Male		11,675	11,601	11,553
	Subtotal		2,279	2,305	1,982
Number of contract employees	Female		607	685	578
	Male		1,672	1,620	1,404
Number of workers affiliated outside business sites ²⁾			4,947	5,377	4,935

1) Employees include full-time and contract employees

2) Including call center employees

※ To avoid confusion, indicator names have been specified and revised; quantitative figures for past years remain unchanged (previous: total number of workers/total number of employees → changed: total number of employees/number of full-time employees)

※ Domestic standard

Employment status by position

Indicators		Unit	2022	2023	2024
Number of C-level executives ^{1) (*)}			-	-	52
Executive	Female		24	25	26
	Male		260	254	226
Department head	Female	Number of people	206	229	275
	Male		1,551	1,584	1,609
Deputy general manager - manager	Female		3,689	3,892	4,093
	Male		7,816	7,721	7,688
Below manager	Female		6,192	5,997	5,763
	Male		3,728	3,682	3,434

1) Vice President - Deputy Head of Bank and above

(*) New indicator for 2024

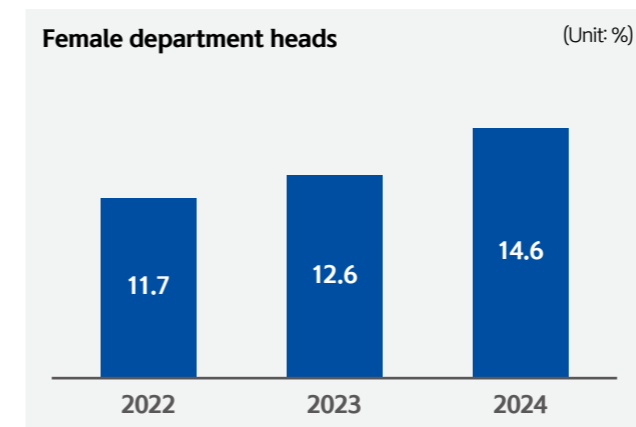
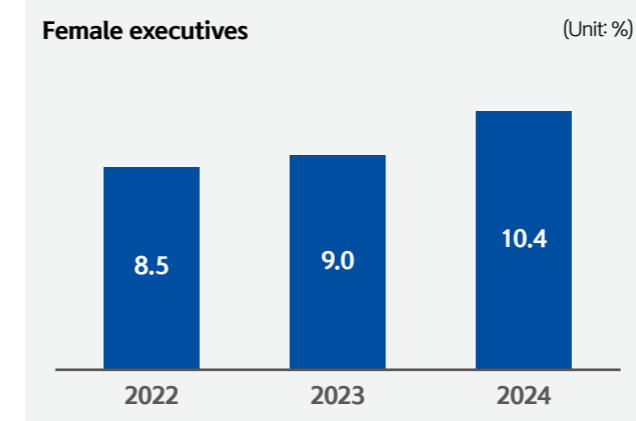
※ Domestic standard

Employment status by age group

Indicators		Unit	2022	2023	2024
Under 30	Female		1,584	1,598	1,464
	Male		831	984	901
30 to 49	Female	Number of people	7,580	7,367	7,413
	Male		8,409	8,128	8,058
50 or above	Female		963	1,169	1,280
	Male		4,151	4,125	3,998

※ Domestic standard

Female employment by management level



※ For this report and the Human Rights/Diversity Report, the ratio is calculated based on 8 companies (Holding Company, Bank, Card, Securities, Life Insurance, Capital, Asset Management, Jeju Bank). DATA PACK covers all subsidiaries.

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

Resignation and Turnover

Indicators		Unit	2022	2023	2024
Resignation rate ^{1) (*)}			-	-	8.2
Employee turnover rate			6.5	8.0	4.6
Gender	Female		4.6	8.1	3.4
	Male		8.0	8.0	5.4
Age	Under 30		7.7	8.0	6.3
	30 to 49		4.7	5.5	3.4
	50 or above		8.4	11.8	7.1
Management level	Executive		13.4	10.8	9.5
	Department head		10.1	8.3	9.0
	Deputy general manager - manager		4.5	6.4	2.9
	Below manager	%	8.0	9.9	6.4
Voluntary turnover rate ²⁾			5.8	7.2	3.8
Gender	Female		4.3	7.7	3.4
	Male		7.0	6.8	4.0
Age	Under 30		7.1	7.3	5.3
	30 to 49		4.2	5.1	2.9
	50 or above		7.3	10.2	5.6
Management level	Executive		2.1	3.2	2.4
	Department head		8.2	6.6	6.8
	Deputy general manager - manager		4.1	5.9	2.4
	Below manager		7.2	8.9	5.6

1) Resignation rate: Includes retirement, mandatory retirement, honorary retirement, voluntary retirement, intra-group transfer, contract expiration retirement, re-employment after retirement, and dismissal due to disciplinary action

2) Voluntary turnover rate: Turnover rate excluding honorary retirement, mandatory retirement, dismissal due to disciplinary action, intra-group transfer, etc.

(*) New indicator for 2024

※ Domestic Standard

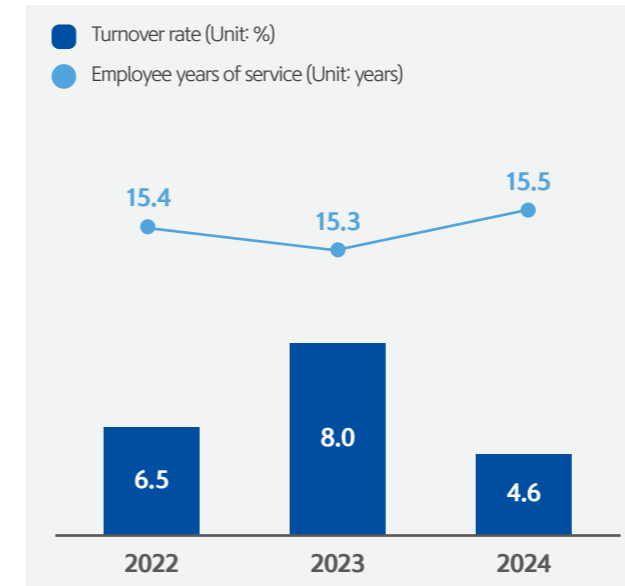
Number of years of service

Indicators		Unit	2022	2023	2024
Average of all employees ¹⁾			15.4	15.3	15.5
Gender	Female ^(*)	Years	-	-	18.3
	Male ^(*)		-	-	14.0

1) Applied as the average value of the four major subsidiaries (Shinhan Bank, Shinhan Card, Shinhan Securities, Shinhan Life).

(*) New indicator for 2024

Turnover rate



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

Number of new employees

Indicators			Unit	2022	2023	2024
Total				2,086	2,181	1,546
Number of People	Gender	Female	Number of people	719	867	545
		Male		1,367	1,314	1,001
By Age	Under 30	710		904	619	
	30 to 49	831		787	523	
	50 or above	545		490	404	
By Position	Executive	53		44	28	
	Department head	59		29	26	
	Deputy general manager - Manager	305	245	214		
	Below manager	1,657	1,865	1,278		

※ Includes new hires through the reemployment program after retirement.

Diversity of employees

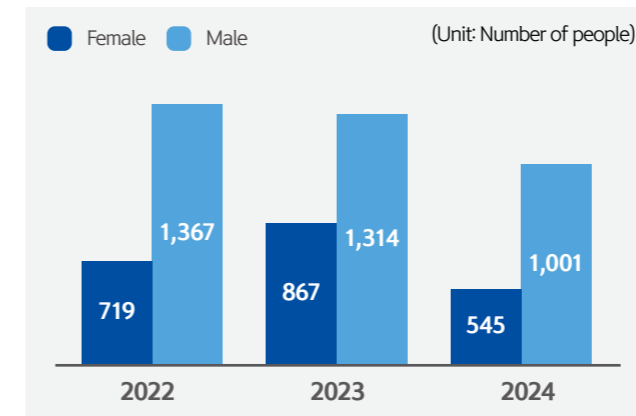
Indicators			Unit	2022	2023	2024
Number of veterans employees	Gender	Female	Number of people	398	394	392
		Male		568	547	540
Number of employees with disabilities	Gender	Female		68	45	55
		Male		142	145	143

Diversity by role type

Indicators			Unit	2022	2023	2024
Sales departments	Gender	Female	Number of people	6,015	5,653	5,759
		Male		6,071	5,992	5,717
STEM departments ¹⁾	Gender	Female		713	729	784
		Male		1,604	1,526	1,576

1) STEM stands for Science, Technology, Engineering, and Mathematics; the STEM department refers to departments related to these fields.

Number of new employees



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

HC ROI

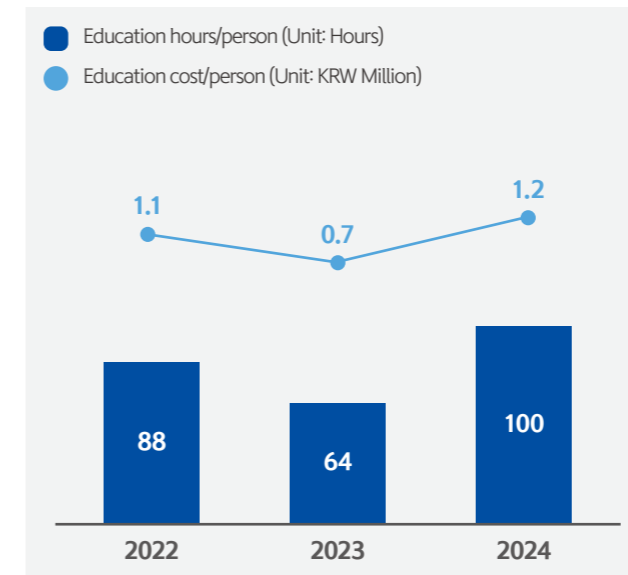
Indicators	Unit	2022	2023	2024
HC ROI ¹⁾	-	2.7	2.9	2.9

1) (Sales - (operating expenses - salaries and bonuses))/salaries and bonuses

Employee education

Indicators	Unit	2022	2023	2024
Total education hours		2,079,989	2,229,757	2,311,160
Gender	Female	959,025	1,098,460	1,040,631
	Male	1,120,384	1,130,931	1,270,529
By Position	Executive	12,405	12,875	17,039
	Department head	85,023	75,594	182,255
	Deputy general manager - manager	583,877	734,056	1,113,670
	Below manager	1,387,750	1,407,156	998,196
Education hours/person	Time	88	64	100
Gender	Female	95	108	106
	Male	84	86	96
By Position	Executive	44	46	68
	Department head	48	42	97
	Deputy general manager - manager	51	63	97
	Below manager	140	145	126
Total education expenses		25,524	24,844	27,178
Gender	Female	12,456	12,257	12,104
	Male	14,949	12,585	15,074
By Position	Executive	398	526	563
	Department head	1,277	1,332	2,186
	Deputy general manager - manager	7,219	7,533	12,789
	Below manager	16,657	15,569	11,640
Education expenses/person	KRW million	1.1	0.7	1.2
Gender	Female	1.23	1.21	1.23
	Male	1.12	0.95	1.13
By Position	Executive	1.40	1.89	2.25
	Department head	0.73	0.73	1.16
	Deputy general manager - manager	0.63	0.65	1.12
	Below manager	1.68	1.61	1.47

Education per employee



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

Employee compensation

Indicators		Unit	2022	2023	2024
Average salary/person ¹⁾ (*)			118	116	120
Gender	Female	KRW million	111	108	116
	Male		123	122	124

1) Includes full-time and contract employees
 (*) New indicator for 2024

Employee welfare and family-friendly activities

Indicators		Unit	2022	2023	2024
Welfare expenses ^(*)		KRW million	162,417	169,921	175,207
Family-friendly management activity support fund ¹⁾ (*)			27,329	29,691	29,530

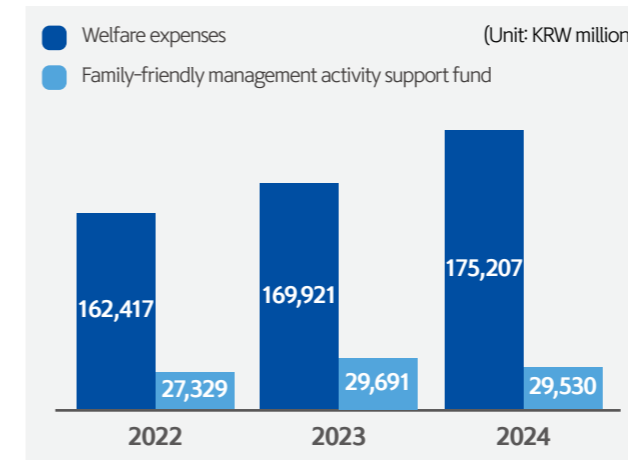
1) Financial support necessary for work-family balance (e.g., childbirth congratulatory money, infertility treatment expenses, children's tuition, congratulations and condolences support, etc.)
 (*) New Indicator for 2024

Parental Leave

Indicators		Unit	2022	2023	2024
Parental leave usage rate ¹⁾ (*)		%	-	-	10.8
Number of employees scheduled to return to work in the current year after parental leave	Number of employees	Number of people	494	501	368
			70	79	89
Number of employees who have returned to work in the current year after parental leave	Number of employees	Female	463	481	326
		Male	64	72	77
	Rate ²⁾	Female	93.7	96.0	88.6
		Male	91.4	91.1	86.5
Number of employees retained for over 12 months after returning to work in the previous year	Number of employees	Female	447	418	429
		Male	38	58	70
	Rate ³⁾	Female	81.7	90.3	89.2
		Male	92.7	90.6	97.2

1) (Number of employees who started parental leave in the year/Number of employees eligible for parental leave) * 100
 2) (Number of employees who returned from parental leave within the year/Number of employees scheduled to return within the year) * 100
 3) (Number of employees who remained employed for 12 months or more after returning from parental leave in the previous year/Number of employees who returned from parental leave in the previous year) * 100
 (*) New indicator for 2024

Employee welfare and family-friendly activity support amounts



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
 GROUP 2024
 SUSTAINABILITY REPORT

Employee

Employee satisfaction

Indicators	Unit	2022	2023	2024
Employee satisfaction score ¹⁾	Points	77.8	78.8	77.3
Number of participants in employee satisfaction survey ²⁾	Number of people	10,920	13,224	12,731

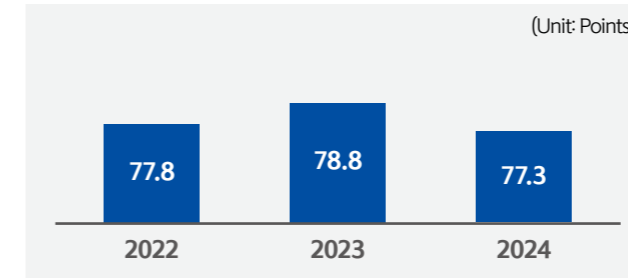
1) Based on a 100-point scale targeting employees who participated in the survey 'Shinhan Culture Index'

Collective bargaining

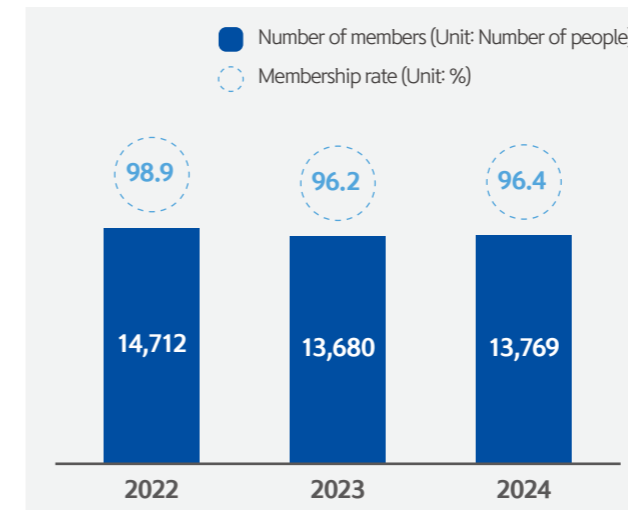
Indicators	Unit	2022	2023	2024
Number of people eligible to join labor union	Number of people	14,872	14,219	14,277
Number of people with labor union membership	Number of people	14,712	13,680	13,769
Labor union membership rate (%)	%	98.9	96.2	96.4

※ Data scope: Shinhan Bank, Shinhan Card, Shinhan Securities, Shinhan Life, Jeju Bank

Employee satisfaction score



Labor union membership status



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Employee

Human rights education

Indicators	Unit	2022	2023	2024
Human rights education hours	Hours	22,936	22,004	22,841

※ Education hours on the rights of persons with disabilities

Ethics pledge and education

Indicators	Unit	2022	2023	2024
Pledge to ethics & compliance	Number of people	22,356	22,004	22,753
Participation rate in signing the pledge to	%	100	100	100
	Total	22,936	22,004	22,841
Number of participants in ethics education ¹⁾	Full-time ^(*)	-	-	19,557
	Contract ^(*)	-	-	2,870
	Dispatched ^(*)	-	-	414
Ethics education time ²⁾	Hours	45,872	44,008	45,682

1) Including anti-corruption education

2) Hours of online ethics and human rights education provided to employees

(*) New indicator for 2024

※ The number of participants in ethics education includes overseas expatriates, so the number of signatories may differ; the signing rate remains at 100% based on domestic standards.

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

Employee

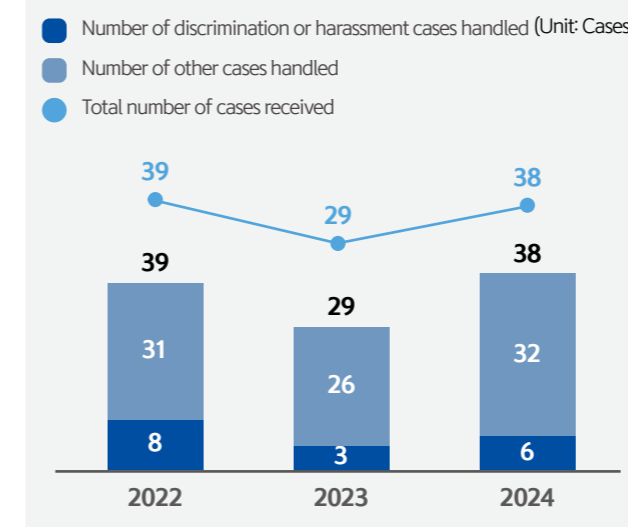
Whistle blowing

Number of other cases handled	Unit	2022	2023	2024
Number of cases received		39	29	38
Number of actions taken		39	29	38
Number of discrimination or harassment cases handled	Cases	8	3	6
Number of other cases handled		31	26	32
Action rate	%	100	100	100

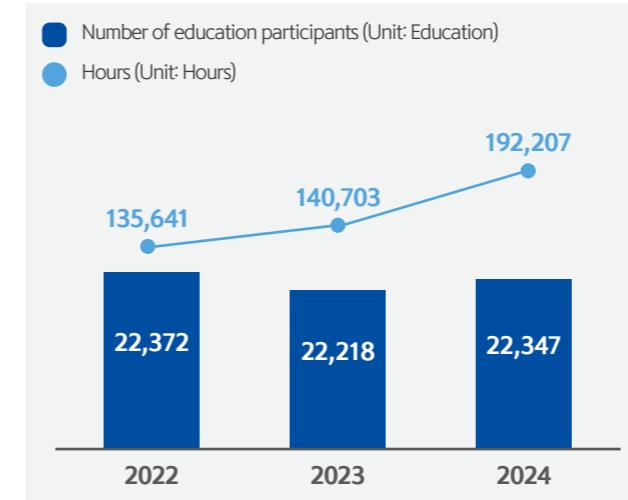
Information security education

Indicators	Unit	2022	2023	2024
Education hours	Hours	135,641	140,703	192,207
Number of education participants	Number of people	22,372	22,218	22,347

Whistle blowing



Information security education



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
 GROUP 2024
 SUSTAINABILITY REPORT

Economic Performance

Economic value created

Indicators		Unit	2022	2023	2024	
Total	Sales		61,877	61,333	74,064	
	Operating profit	KRW Billion	5,888	6,101	6,459	
	Corporate tax expense		1,617	1,487	1,471	
Domestic status	Sales		59,069	57,603	70,041	
	Operating profit	KRW Billion	5,047	5,088	5,180	
	Corporate tax expense		1,421	1,308	1,228	
Overseas status	Number of employees	Number of people	6,795	7,117	7,406	
	Sales		2,807	3,730	4,024	
	Operating profit	KRW Billion	841	1,012	1,279	
	Corporate tax expense		196	179	243	
Overseas	Company name	SBJ Bank				
	Key activities	Regulated Financial Services				
	Japan	Number of employees ¹⁾	Number of people	318	315	322
		Sales		281	299	333
		Operating income	KRW Billion	162	187	218
		Corporate tax expense		47	56	66
		Company name	Shinhan Bank (China)			
		Key activities	Regulated Financial Services			
	China	Number of employees ¹⁾	Number of people	498	501	507
		Sales		367	358	342
	Operating income	KRW Billion	60	57	7	
	Corporate tax expense		13	9	(2)	

1) Number of overseas employees at foreign subsidiaries and branches belonging to Bank, Card, Securities, Life, and DS.

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Economic Performance

Income tax by country

Indicators		Unit	2022	2023	2024
Vietnam	Company name	Shinhan Bank Vietnam, Shinhan Vietnam Finance Limited etc. (5 companies)			
	Key activities	Regulated Financial Services			
	Number of employees ¹⁾	Number of people	3,059	3,323	3,478
	Sales		807	1,004	1,015
	Operating income	KRW Billion	266	276	333
	Corporate tax expense		60	59	72
	Overseas	Company name	America Shinhan, Shinhan Investment America Inc.		
Key activities		Regulated Financial Services			
Number of employees ¹⁾		Number of people	293	311	309
Sales			188	277	340
Operating income		KRW Billion	39	7	51
Corporate tax expense			15	9	13
Other total		Company name	Shinhan Bank Europe GmbH, Shinhan Bank (Cambodia) Plc (12 companies)		
	Key activities	Regulated Financial Services			
	Number of employees ¹⁾	Number of people	2,627	2,667	2,790
	Sales		1,164	1,792	1,992
	Operating income	KRW Billion	314	485	670
Corporate tax expense		61	46	94	

1) Number of overseas employees at foreign subsidiaries and branches belonging to Bank, Card, Securities, Life, and DS

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Economic Performance

Financial accidents and measures¹⁾ taken

Indicators		Unit	2022	2023	2024
Monetary damage amount		KRW million	0	0	0
Total			18	9	11
Violations ²⁾	Corruption/ Bribery	Malpractice Bribery	4 0	1 0	2 1
	Conflicts of interest	Embezzlement	6	2	5
		Intercession of private loan	1	0	0
		etc	7	1	1
	Money laundering or insider trading	Violation of real- name policy	0	1	0
		Provision of private loan	0	4	2
	Total			24	21
Measures taken ³⁾	Caution		4	0	6
	Warning		4	0	8
	Reprimand		6	0	5
	Salary reduction		4	12	1
	Others (beyond salary reduction)		6	9	12

1) Cases confirmed and actions completed under Shinhan Financial Group Internal Control System

2) Financial incidents reported to the Financial Supervisory Service

3) Summary statistics on financial incidents (Including perpetrators, accomplices, supervisors, etc.)

ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

Economic Performance

Holding company board stock ownership status

Indicators		Unit	2022	2023	2024	
CEO Chairman	Jin Ok-dong	Number of shares	Shares	-	18,937	18,937
		Ratio to base pay	Multiple	-	1.15	1.06
Independent Director ¹⁾	Song Sung-joo	Number of shares	Shares	-	-	-
		Ratio to base pay	Multiple	-	-	-
	Choi Young-kwon	Number of shares	Shares	-	-	2,000
		Ratio to base pay	Multiple	-	-	2.59

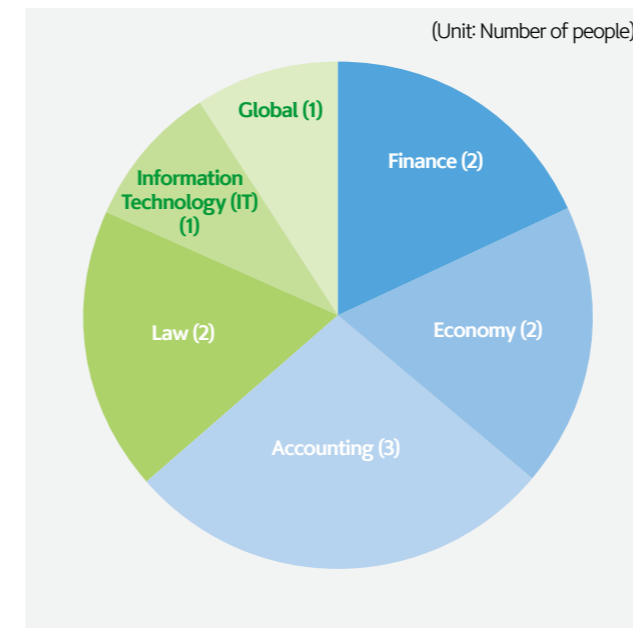
1) Newly appointed as of 2024

Board of directors composition by expertise

Indicators	Unit	2022	2023	2024
Total		14	11	11
Finance		3	2	2
Economy		2	2	2
Business administration	Number of people	2	1	0
Accounting		2	2	3
Law		3	3	2
Information Technology (IT)		1	1	1
Global		1	0	1

※ Based on primary expertise among multiple areas of expertise

Board of directors composition by expertise



ESG DATA PACK

Sustainable Finance

Environment

Customer

Employee

Economic Performance

SHINHAN FINANCIAL
GROUP 2024
SUSTAINABILITY REPORT

