

Environmental Management Policy

Fundamental Principles

For the pursuit of a sustainable future, KB Financial Group has established an environmental management system and actively promotes strategies to address climate change. These include setting and managing targets for carbon emission reduction and implementing measures to mitigate environmental risks. Furthermore, we strive to collaboratively manage the environmental impact of our business activities with internal and external stakeholders, including employees and customers. This policy provides comprehensive guidelines for responsible environmental practices across the organization, outlining the group's environmental management activities and directions. Building on this policy, our goal is to secure Green Leadership, leading the way in fostering an eco-friendly financial ecosystem.

■ Compliance with Environmental Regulations

- We are committed to complying with environmental regulations and standards, taking a leading role in adopting international best practices. We strive to adhere to regulations and continuously monitor environmental management issues.

■ Resource Saving and Recycling

- We will spare no efforts to conserve natural resources, reduce waste, and minimize pollution. We give priority to the utilization of renewable energy and sustainable materials while encouraging our employees, customers, and suppliers to adopt environmentally responsible practices.

■ Climate Action

- We recognize climate change as a significant environmental issue. As a global financial institution, we are diligently promoting the transition to a low-carbon economy by reducing and managing our internal carbon emissions. Additionally, we fully endorse the Paris Agreement and support climate-related public policies, while participating in international agreements and initiatives on climate change.

■ Preserving Biodiversity

We are dedicated to building a sustainable society and recognize the importance of preserving biodiversity and ecosystems. As part of this commitment, we define the support areas for green industries that contribute to biodiversity conservation. Our goal is to promote awareness of nature conservation among domestic companies and expand various initiatives aimed at preserving biodiversity.

■ Environmental Communication

We are pursuing environmentally responsible management by engaging with all stakeholders, including employees, customers, and business partners, through green campaigns. We strive to expand the range of eco-friendly financial products (such as products, investments, and loans) and foster open communication with diverse stakeholders to work towards a sustainable future.

■ Environmental Data Management System

We ensure the systematic management of environmental data from all our subsidiaries through the Environmental Data Management System. Our dedicated efforts are focused on achieving carbon neutrality by measuring and monitoring internal and asset portfolio carbon emissions.

■ Establishment of Environmental Management System

- We endeavor to systematically identify and manage the environmental impacts associated with our business operations. By setting environmental management objectives, we strive for continuous improvement in our environmental performance.
- With a strong commitment to enhancing eco-friendly management and advancing climate change strategies, we will expand the range of eco-friendly financial products, loans, and investments to take a leading role in nurturing an environmentally sustainable financial ecosystem.
- We aim to address the challenges posed by climate change by harnessing the collective capabilities of the entire group. With the Board of Directors at the helm, we will facilitate collaborative communication between management leadership and subsidiary consultative bodies, establishing a robust framework for responsible decision-making in environmental management.