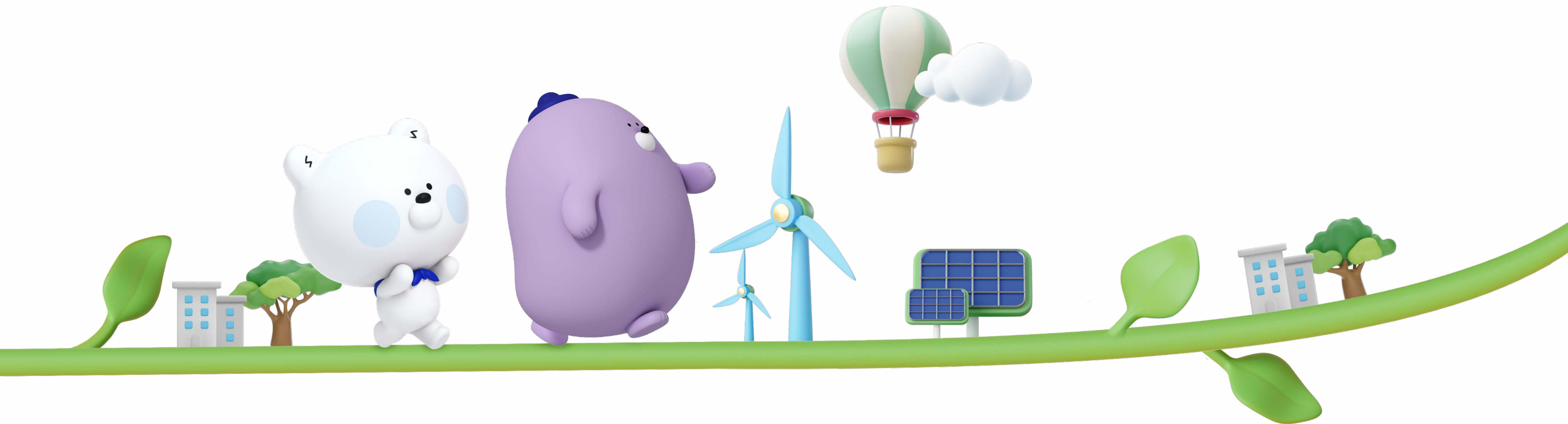


ESG DATA PACK



Contents

Sustainable Finance 03

Environment 07

Inclusive and Win-win finance 12

Customer 15

Employee 18

Economy and Governance 25

Shinhan Financial Group 2023 ESG Report is published as an interactive PDF format, allowing readers to move quickly and easily to pages in the report, and including links to related web pages.

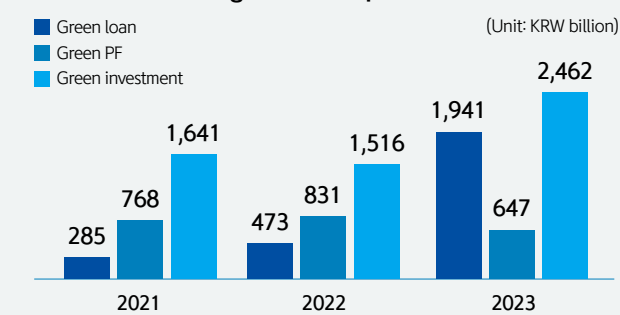
Sustainable Finance

Zero Carbon Drive – green finance performance

Indicators		Unit	2021	2022	2023
Total			2,694	2,820	5,050
Shinhan Financial Group	Green loan	Green	285	473	1,941
	Green PF		768	831	647
	Green investment		1,641	1,516	2,462

※ Newly added in 2023

Zero Carbon Drive – green finance performance



ESG bond

Indicators		Unit	2021	2022	2023
Total amount of ESG bond issued			4,106	2,496	1,831
Shinhan Financial Group	Sustainable bonds	KRW billion	563	-	-
Shinhan Bank	Green bonds		660	714	150
	Social bonds		-	664	1,341
	Sustainable bonds		618	-	-
Shinhan Card	Green bonds		180	110	-
	Social bonds		1,285	478	320
Shinhan Securities	Sustainable bonds		100	-	-
Shinhan Capital	Sustainable bonds		550	480	20
Jeju Bank	Social bonds		150	50	-
Total amount of bond issued				26,468	29,271
Ratio of ESG bond issued		%	15.5	8.5	4.8

※ Newly added in 2023

ESG Data Pack

Sustainable Finance

Environment
Inclusive and Win-win finance
Customer
Employee
Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Shinhan Bank ESG finance¹⁾

Indicators			Unit	2021	2022	2023
Total amount of ESG loans				153	261	1,666
Corporate finance	ESG loans ²⁾	Green guaranteed Loans	KRW billion	10	119	137
		Green-dedicated loans		15	13	2
		Green policy fund loans		128	129	1,527
Total amount of corporate loans				23,625	26,623	26,801
Ratio of ESG loans			%	0.6	1.0	6.2
Total amount of ESG loans				2,058	2,457	5,652
Retail	ESG loans	Affordable Housing Rental Loans	KRW billion	1,799	2,317	5,454
		Affordable Loans with Digital Access		192	88	139
		Seoul Climate Change Fund Loan (Building Energy Efficiency)		-	5	15
		Shinhan Green Remodeling Interest Subsidization Loan (Residential) (HUG)		-	8	8
		Shinhan Green MY CAR Loan ³⁾		67	39	36
Total amount of personal loans				39,589	28,460	42,257
Ratio of ESG loans			%	5.2	8.6	13.4

※ Newly added in 2023

1) Calculated based on environment/society industries and projects sorted by ICMA (International Capital Markets Association)

2) 7 Green Guaranteed Loans, 4 Green-dedicated Loans, 9 Green Policy Fund Loans

3) Previously, EV-MY CAR

Corporate finance – ESG loan

Indicators		Unit	2021	2022	2023
Total			82	160	195
Shinhan Card	Green loan ¹⁾	KRW billion	9	17	31
Shinhan Life	Green loan		-	60	-
Shinhan Capital	Environment/energy sustainability loan		72	80	156
Jeju Bank	Solar power business loan		1	3	8

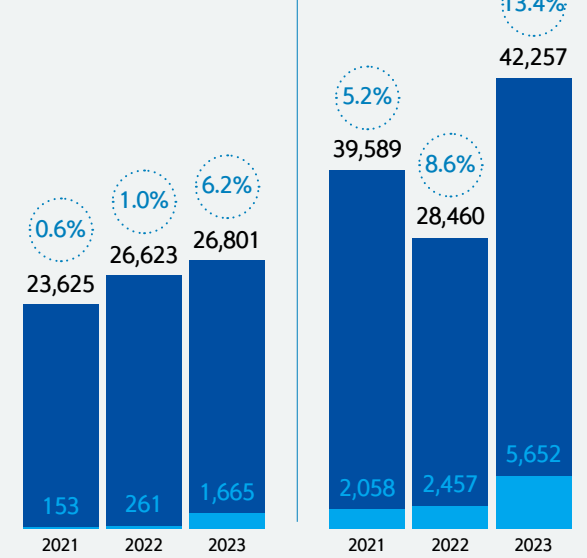
※ Newly added in 2023 1) Solar power business loan, green remodeling loan, EV charging facility loan etc

Shinhan Bank ESG finance

(Unit: KRW billion)

■ Total amount of corporate loans
■ Total amount of ESG loans
○ Ratio of ESG loans

■ Total amount of personal loans
■ Total amount of ESG loans
○ Ratio of ESG loans



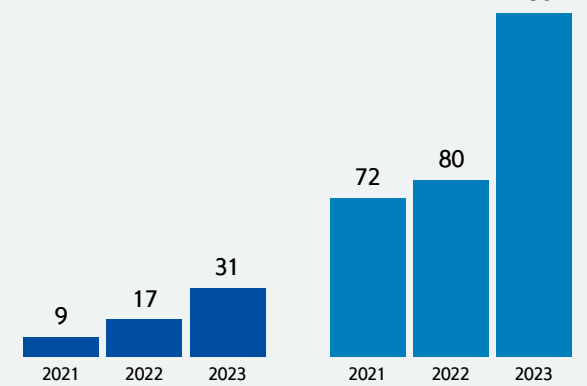
Corporate finance-investment bank

Retail

Corporate finance-Esg loan

(Unit: KRW billion)

■ Green loan ■ Environment/energy sustainability loan



Shinhan Card

Shinhan Capital

ESG Data Pack

Sustainable Finance

Environment
Inclusive and Win-win finance
Customer
Employee
Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

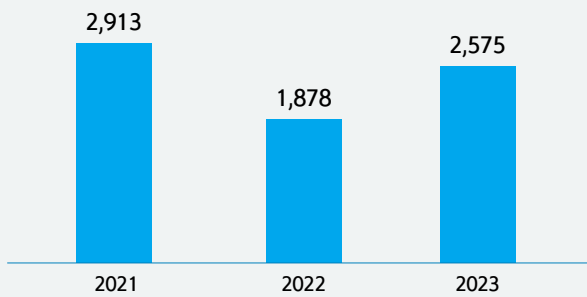
ESG investment

Indicators	Unit	2021	2022	2023
Total		2,913	1,878	2,575
Renewable energy/energy efficiency		1,236	488	746
Green transportation		402	720	364
Natural resources		3	7	2
Green derivatives investment	KRW billion	-	-	84
Green certification/eco-friendly buildings		-	301	917
Infrastructure in developing countries		37	61	15
Employment creation, SME financing		486	145	165
SRI funds		749	156	282

※ Newly added in 2023

ESG investment (Total)

(Unit: KRW billion)



Shinhan Bank Equator Principle implementation status

Indicators	Unit	2021	2022	2023
Number of Equator Principle Implementations		5	10	14
A-grade ¹⁾	Cases	1	1	2
B-grade ²⁾		4	5	5
C-grade ³⁾		-	4	7

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

ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Fossil fuel exposure

Indicators		Unit	2021	2022	2023
Fossil fuel exposure ¹⁾	Total		4,045	4,535	4,345
Exposure in a limited sense ²⁾	Subtotal		2,265	2,193	1,652
	Coal mining	KRW billion	41	41	24
	Thermal power		2,224	2,152	1,628
Exposure in a broad sense ³⁾	Subtotal		1,780	2,342	2,693
	Oil and LNG loan exposure		1,780	2,342	2,693
Fossil fuel exposure as a percentage of total group loans		%	1.1	1.2	1.1
Total group loans		KRW billion	373,655	390,504	392,611

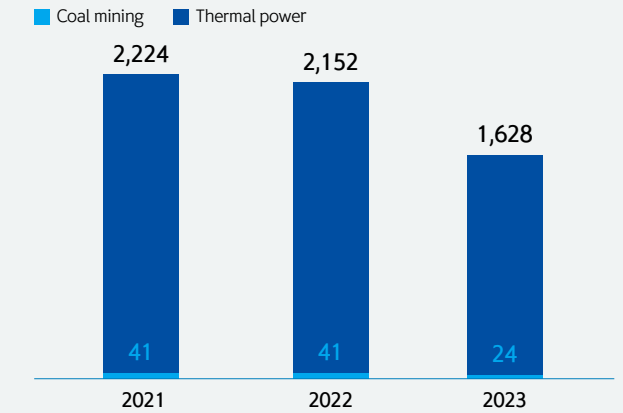
1) Energy industry classification (energy economics institute) - only mining, manufacturing, and supply activities of energy-related products, excluding activities such as distribution, transportation, etc.
2) Exposure in a limited sense: direct mining of fossil fuels (mining)
3) Exposure in a broad sense: includes direct mining and manufacturing and power generation operations

Project financing environment/society risk review

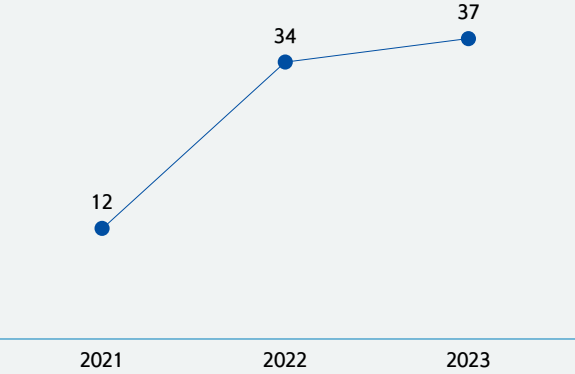
Indicators		Unit	2021	2022	2023
Number of projects with environmental and social risk reviews			12	34	37
A-grade ¹⁾	Cases		2	5	3
B-grade ²⁾			2	4	3
C-grade ³⁾			8	25	31

※ Some of the reviewed cases were also included in shinhan bank's equator principles process
1) A-grade: businesses with significant environmental and social risks and the potential for widespread geographic impact
2) B-grade: less severe than A, impacts are localized to the business site, and mitigation or recovery actions are readily available
3) C-grade: businesses with minimal or no environmental and social risk

Fossil fuel exposure in a limited sense (Unit: KRW billion)



Number of projects with environmental and social risk reviews (Unit: cases)



Sustainable Finance

- Environment
- Inclusive and Win-win finance
- Customer
- Employee
- Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Environment

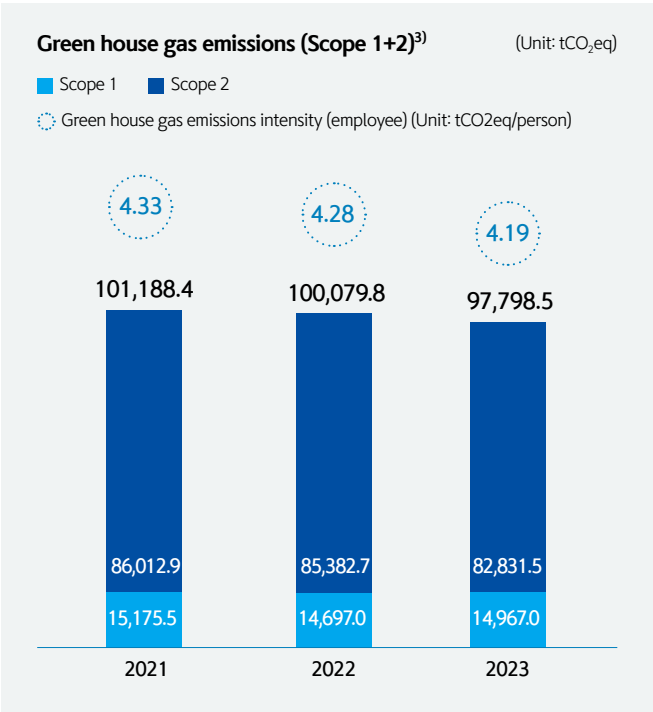
Green house gas emissions (Scope 1, 2)¹⁾

Indicators		Unit	2021	2022	2023
Scope 1+2 target ²⁾			92,745	88,679	84,613
Location- based	Scope 1+2	tCO ₂ eq	101,188.4	100,079.8	97,798.5
	Scope 1		15,175.5	14,697.0	14,967.0
	Scope 2		86,012.9	85,382.7	82,831.5
Market- based	Scope 1+2	tCO ₂ eq	101,188.4	100,079.8	69,756.6
	Scope 1		15,175.5	14,697.0	14,967.0
	Scope 2		86,012.9	85,382.7	54,790
Green house gas emissions intensity ³⁾ (employee ⁴⁾)		tCO ₂ eq/person	4.33	4.28	4.19
Green house gas emissions reduction rate ⁵⁾		%	-4.65	1.10	2.28

※ Based on domestic business sites

1) In the cases of GHG assurance statement, there are differences from actual emissions due to rounding for the principle of using whole numbers. 2) Market-based

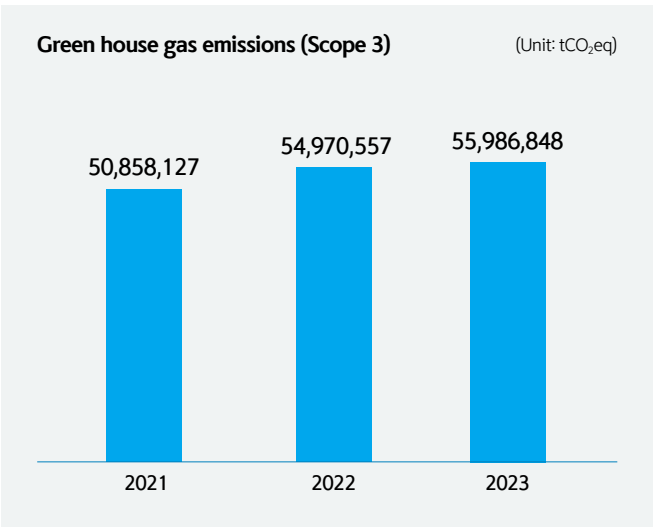
3) Location-based 4) Total employees (full-time + contract) 5) Newly reported in 2023



Green house gas emissions (Scope 3)

Indicators		Unit	2021	2022	2023
Total	Scope 3	tCO ₂ eq	50,858,127	54,970,557	55,986,848
1. Purchase of products	Printing paper		1,135.4	1,192.0	1,093.3
	Credit card		75.4	89.5	89.9
	Bank book		97.4	38.7	84.5
	Tap water		128.4	90.3	65.4
	Ground water		2.4	18.4	4.9

※ Based on domestic business sites



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Green house gas emissions (Scope 3)

Indicators		Unit	2021	2022	2023
2. Capital goods	Laptop	tCO ₂ eq	13.4	8.2	1.9
	PC desktops		176.7	249.2	125.2
	Monitor		102.2	195.4	128.8
	Printer		105.6	325.7	377.1
	LED lights (50W)		367.7	636.2	456.6
3. Fuel activities	City gas (LNG)		615.4	572.4	570.7
	City gas (LPG)		17.3	19.3	22.8
	Gasoline		230.0	231.7	237.0
	Diesel		1.3	1.3	0.8
	Indoor kerosene		1.1	0.1	-
	Electricity		6,663.5	6,612.7	9,427.2
	Heat		283.3	222.9	36.0
4. Upstream transportation	Diesel		461.1	395.9	402.4
5. Waste	General waste (incineration)		658.8	576.8	231.2
	Recycled waste (paper)		14.7	19.9	27.2
	Recycled waste (styrofoam)		1.0	1.0	3.2
	Recycled waste (glass)		0.5	0.3	0.3
	Recycled waste (can)		0.1	0.1	0.3
	Recycled waste (plastic)		1.0	0.7	1.0
6. Business trips	Airline		32.0	205.7	1,526.3
	Train		31.5	72.4	122.3
	Bus		2.2	5.0	6.4
	Car		28.0	29.8	78.0
7. Employee commuting	Employee commuting		14,268.3	12,907.7	8,528.1
11. Product use	Internet banking		1,070.5	1,352.1	671.9
	Mobile web & mobile app		1,500.5	1,641.6	1,848.4
12. Product disposal	Credit card		191.9	221.5	127.1
	Bank book		46.0	18.3	5.4
15. Investment (financed emissions)	Group assets		46,688,085.0	50,982,536.0	50,060,685
	Customer assets		4,141,718	3,960,068	5,899,938
	Asset size calculated	KRW trillion	227	245	251

※ Based on domestic business sites

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Financed emissions

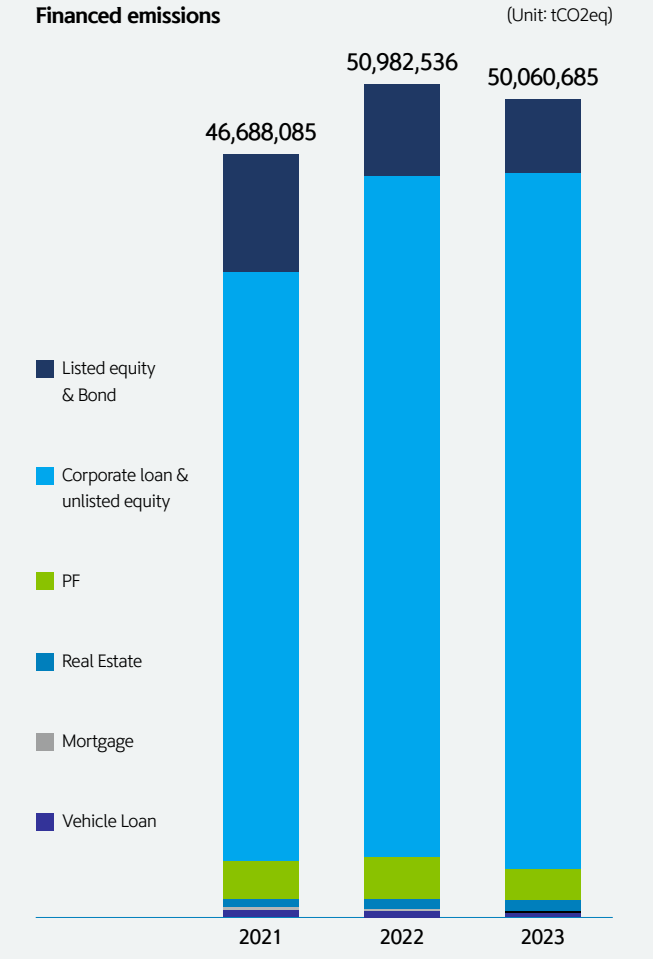
Indicators		Unit	2021	2022	2023
Financed emissions target		tCO ₂ eq	41,100,060	40,890,324	39,433,177
Financial emissions			46,688,085	50,982,536	50,060,685
Financial emissions intensity		tCO ₂ eq/KRW billion	20.5	20.8	20.0
Asset class	Total	tCO ₂ eq	46,688,085	50,982,536	50,060,685
	Listed equity & bond		7,212,984	5,596,149	4,477,597
	Corporate loan & unlisted equity		36,016,983	41,734,737	42,611,196
	PF		2,320,360	2,549,265	1,914,747
	Real estate		530,679	592,559	656,184
	Mortgage		137,519	129,861	120,836
	Vehicle loan		469,560	379,965	280,125
	Sovereign bond		-	-	22,000,812
Sector	Total ¹⁾	tCO ₂ eq	43,229,968	47,330,886	47,088,793
	Power Generation	4,807,281	3,180,687	2,181,676	
	Aluminum	2,658,403	3,024,877	3,487,291	
	Cement	907,712	1,003,066	1,241,198	
	Iron & Steel	4,147,669	4,475,830	4,184,823	
	Paper	722,587	812,340	813,292	
	Transportation	1,030,344	1,080,495	1,227,622	
	Oil & Chemical	4,572,927	5,756,406	6,537,715	
	Others	24,383,045	27,997,185	27,415,176	

※ Based on domestic business sites

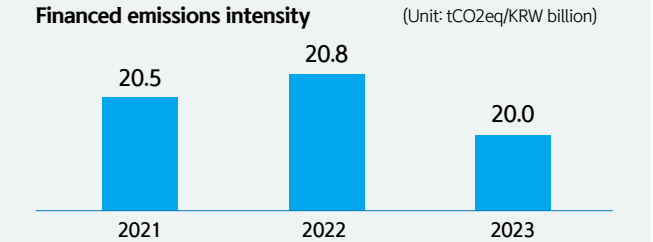
※ See TCFD report for emissions information on sovereign bond

1) The total emissions by sector are the sum of listed equity & bonds and corporate loans & unlisted equity among the emissions by asset class

Financed emissions



Financed emissions intensity



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Environment

Energy consumption

Indicators			Unit	2021	2022	2023
Energy consumption target				853.0	815.6	778.2
Energy consumption	Total			2,053.2	2,032.1	1,983.6
	Electricity ¹⁾	Subtotal		1,792.5	1,780.3	1,727.6
		General		1,792.5	1,780.3	1,141.6
		Renewable energy ²⁾		-	-	586.0
		REC purchase		-	-	96.0
		Green premium purchase		-	-	490.0
		Heat (steam)	TJ	6.7	5.4	6.9
	City gas (LNG)		121.3	112.9	112.5	
	City gas (LPG)		0.1	0.0	0.1	
	Indoor kerosene		0.2	0.0	0.0	
	Diesel		0.6	0.6	0.4	
	Vehicle – gasoline		129.4	130.3	133.3	
	Vehicle – diesel		0.3	0.3	0.2	
	Vehicle – LPG		2.1	2.3	2.7	
Energy intensity (employee) ³⁾			TJ/person	0.09	0.09	0.08
Energy consumption reduction rate ²⁾			%	-6.1	1.0	2.4

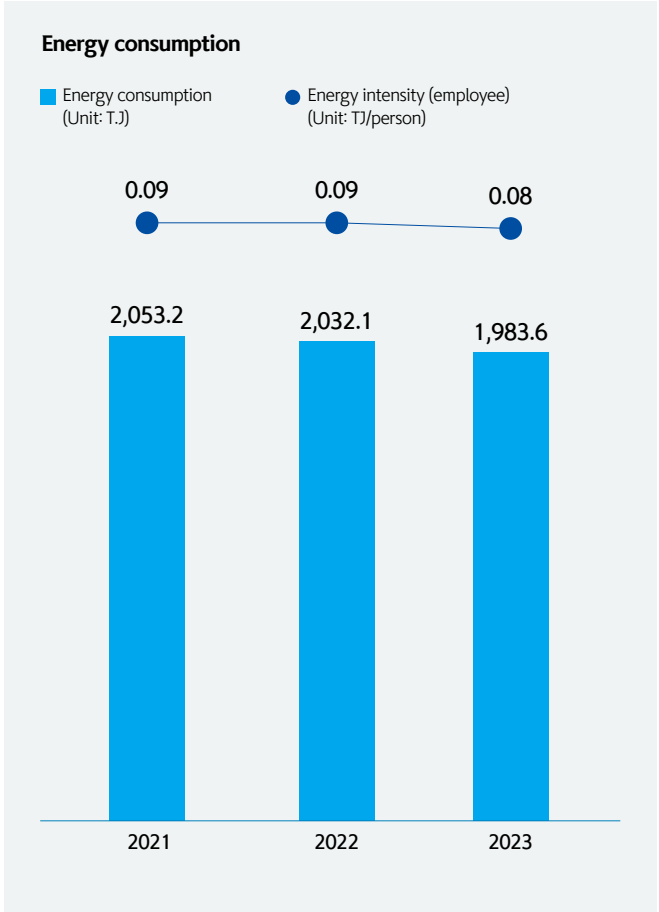
※ Based on domestic business sites

1) There are changes in the calculation methodology for electricity usage in 2021 and 2022 2) Newly reported in 2023 3) Total employees (full-time + contract)

Paper consumptions

Indicators	Unit	2021	2022	2023
Paper	ton	1,014	1,064	976

※ Based on domestic business sites



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Environment

Water Consumption

Indicators	Unit	2021	2022	2023
Total (tap water + ground water)		486,913	399,924	296,437
Tap water	㎥	386,380	322,440	275,825
Ground water		100,533	77,484	20,611

※ Based on domestic business sites

Waste Discharge

Indicators	Unit	2021	2022	2023
Total (general waste + recycled waste)		929	853	845
General waste	ton	557	497	224
recycled waste		372	357	621

※ Based on domestic business sites

Environmental investment

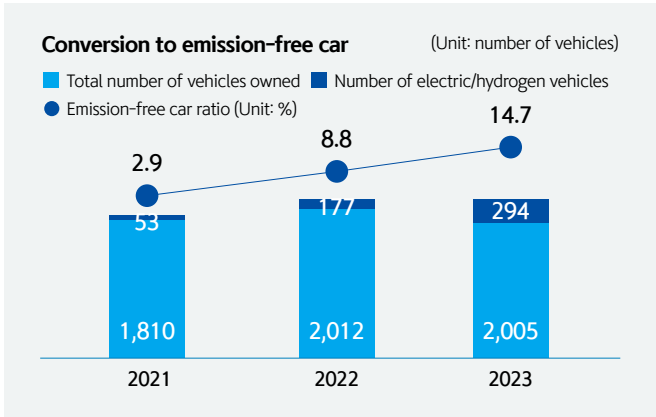
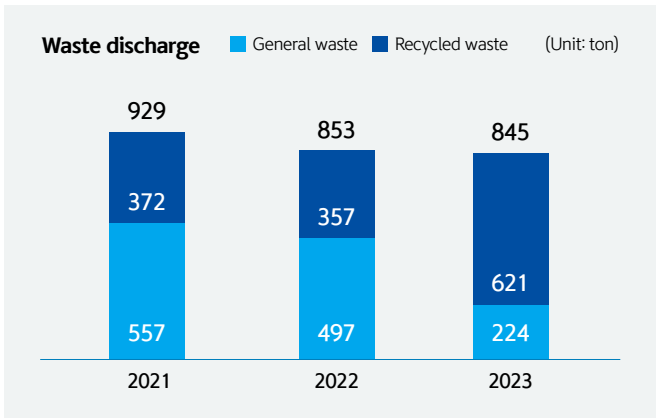
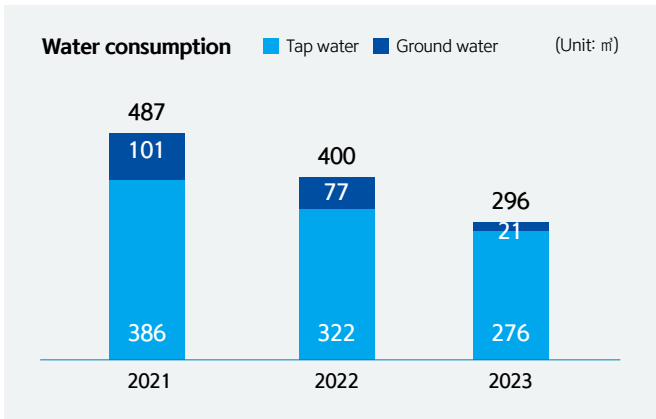
Indicators	Unit	2021	2022	2023
Total		10,859	21,880	93,440
Purchasing eco-friendly IT products		8,208	14,098	6,354
Purchasing LED lights		1,431	2,271	1,337
Replacing old facilities	KRW million	1,220	5,510	5,100
Introducing cloud system ¹⁾		-	-	14,989
Purchasing hardware (server/equipment) ¹⁾		-	-	65,660

※ Based on domestic business sites 1) Newly reported in 2023

Conversion to emission-free car¹⁾

Indicators	Unit	2021	2022	2023
Emission-free car ratio	%	2.9	8.8	14.7
Total number of vehicles owned	Number of vehicles	1,810	2,012	2,005
Number of electric/hydrogen vehicles		53	177	294

※ Based on domestic business sites 1) From 2021, we are implementing conversion to emission-free car together with EV-100 promotion



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE RIGHT THING

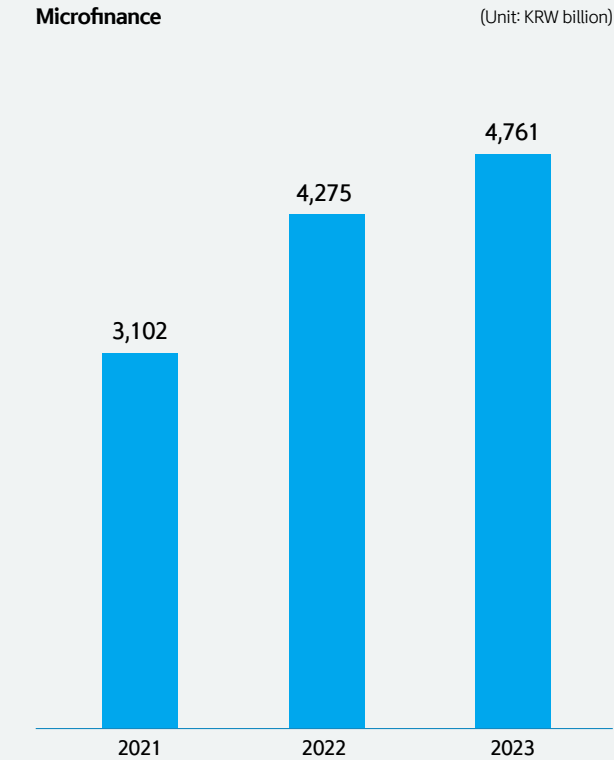
Shinhan Financial Group
2023 ESG report

Inclusive and Win-win finance

Microfinance

Indicators		Unit	2021	2022	2023
Total			3,102	4,275	4,761
Shinhan Bank	New Hope Spore loans		508	298	376
	Shinhan Sunshine Loan15		328	483	315
	Shinhan New Hope Dream Loan		1.0	0.2	-
	Shinhan Stepping-Stone Loan		0.02	0.02	-
	Mid-interest rate loan for the working class		105	6	3
	Microfinance		15	13	12
Shinhan Card	Mid-interest rate loan	KRW billion	873	1,879	1,690
	Security deposit loan		198	305	285
	Business fund loan		179	410	701
Jeju Bank	New Hope Spore Loan		1	2	1
	Mid-interest rate loan for the working class		0.2	-	-
Shinhan Savings Bank	Sunshine Loan		642	517	853
	Mid-interest rate loan for the working class		83	214	402
	Shinhan Hug Loan		169	146	123

※ Newly added in 2023



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

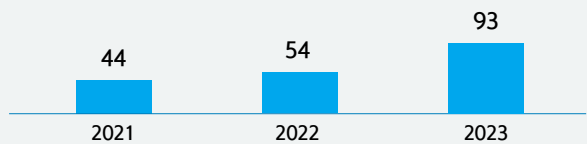
Inclusive and Win-win finance

Other inclusive finance

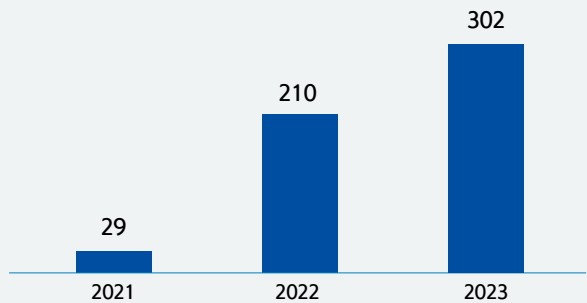
Indicators			Unit	2021	2022	2023
Shinhan Bank	Deposit	New Hope Installment Savings	KRW billion	39	12	30
		Shinhan Smile Dream Savings		0.1	0	0.4
		Stepping Seed Savings		44	54	93
		Beautiful Courage Savings		29	210	302
		Yellow Umbrella deduction for small businesses/ merchants		4.0	3.0	3.2
	Others	Household Debt Healing Program (Credit Loan 119)	Cases	1,611	1,317	1,231
		Solopreneur Loan 119 (Previously, Mid-term Healing Program)		267	446	345
		Fee discount for socially vulnerable groups		0	0	0.09
		No. of financial service fee exempted accounts for financially vulnerable groups		232,683	230,299	262,166
		No. of newly opened financial service fee exempted accounts for financially vulnerable groups		386,231	381,898	404,226
Shinhan Life	Sales of ESG-related (vulnerable groups) insurance products		KRW billion	172	174	228
	Premium discount for socially vulnerable groups			1,262	1,239	1,201
	Deferred payment of insurance premiums for households hit by disaster		KRW million	720	800	238

※ Newly added in 2023

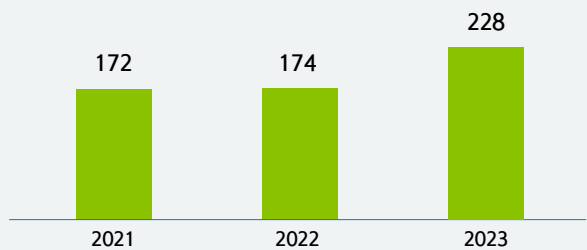
Shinhan bank Stepping Seed Savings (Unit: KRW billion)



Shinhan bank Beautiful Courage Savings (Unit: KRW billion)



Shinhan Life sales of ESG-related (vulnerable groups) insurance products (Unit: KRW billion)



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE RIGHT THING

Shinhan Financial Group
2023 ESG report

Inclusive and Win-win finance

Social enterprise support

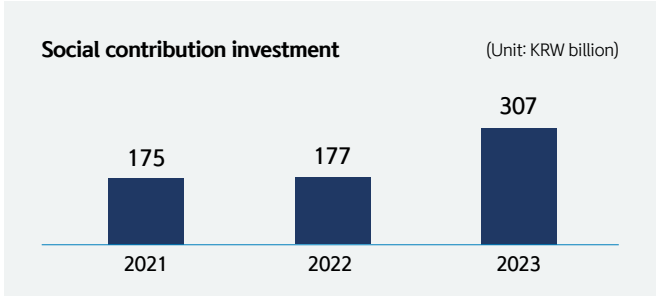
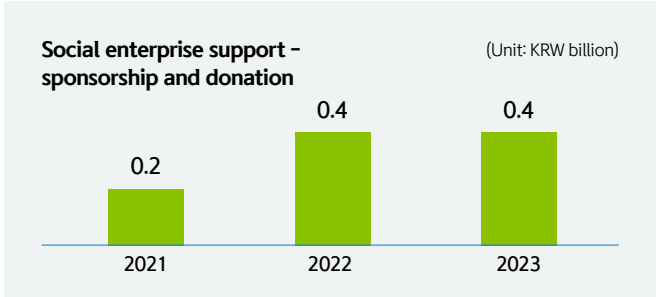
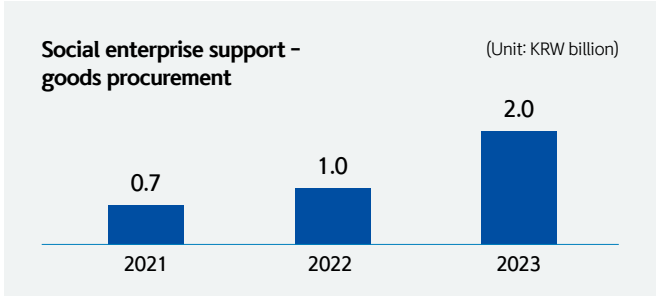
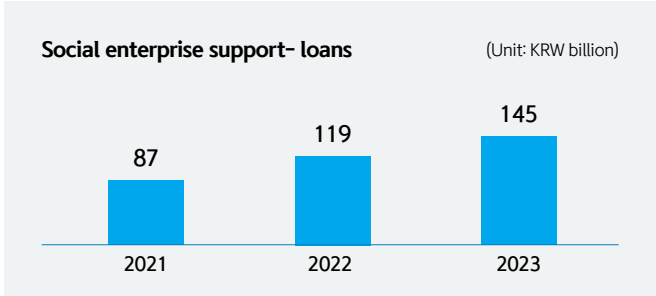
Indicators	Unit	2021	2022	2023
Loans ¹⁾		87	119	145
Goods procurement	KRW billion	0.7	1.0	2.0
Sponsorship and donation		0.2	0.4	0.4

1) Including socially responsible financial performance of inclusive finance

Social contribution investment

Indicators	Unit	2021	2022	2023
Total		175	177	307
Charitable donations ¹⁾	KRW billion	59	67	231
Investment in local community ²⁾		76	67	61
Commercial initiatives ³⁾		39	43	15

1) Charitable donations: donation of cash and goods, sponsorship for culture and the arts that is not part of a marketing strategy, matching funds, employee volunteering time and costs, etc.
2) Investment in local community: donations for partner organizations important to community strategies or to dispatch employees and run training programs to promote local employment
3) Commercial initiatives: community activities for the company's direct success, such as increasing brand awareness through support for colleges and event sponsors, and product and service promotion (only the amounts directly used for partner organizations/charities are specified)



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Sustainable Finance
Environment
Inclusive and Win-win finance
Customer
Employee
Economy and Governance

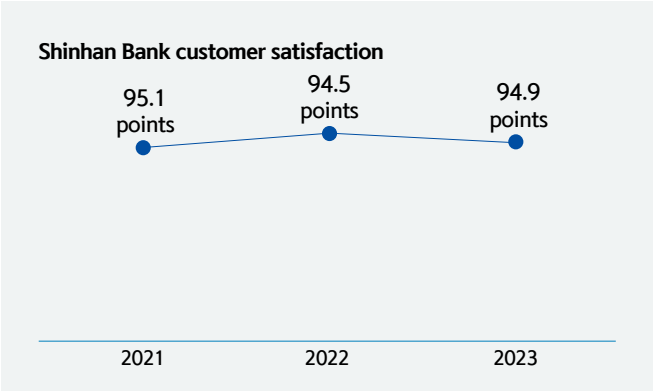
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2023 ESG report

Customer

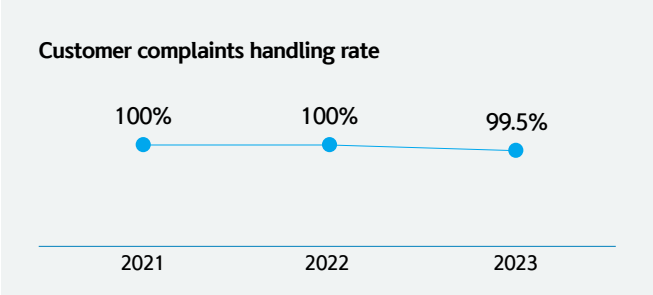
Customer satisfaction

Indicators	Unit	2021	2022	2023
Shinhan Bank	Points	95.1	94.5	94.9
Shinhan Card		88.0	85.3	89.6
Shinhan Securities		82.2	99.0	97.0
Shinhan Life		95.5 / 92.0	95.0	91.0
Jeju Bank		96.6	94.4	96.4
Shinhan Savings Bank		-	91.0	85.5



Customer Complaint Handling

Indicators	Unit	2021	2022	2023
No. of customer complaints ¹⁾	Cases	11,011	8,986	9,589
No. of complaints handled		11,011	8,986	9,539
Handling rate	%	100	100	99.5
Monetary loss due to product sales-related lawsuits ²⁾	KRW million	1,178	1,178	101



※ Expanded data reporting starting in 2022 (7 → 9: Bank/Card/Securities/Life/Capital/Asset Management/Jeju/Savings Bank/EZ Insurance)

1) Total number of complaints submitted through various windows, including the financial regulatory body, official website, customer call center, in-person visit, etc.

2) Until 2022, the total amount of monetary losses due to legal litigation related to the sale of products was disclosed, but from 2023, the calculation standard will be changed to the basis of compensation amount.

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- Sustainable Finance
- Environment
- Inclusive and Win-win finance
- Customer**
- Employee
- Economy and Governance

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Shinhan Financial Group
2023 ESG report

Information Security

Indicators		Unit	2021	2022	2023
Number of customer data breaches ¹⁾		Cases	-	1	-
Number of customers impacted by the breach		Number of people	-	3,382	-
Amount of monetary damages due to customer information breach		KRW million	-	-	-
Number of data breaches involving personally identifiable information (PII) ²⁾		Cases	-	1	-
Number of customers who have given consent to provide information to third parties		Number of people	23,790,932	36,483,929	38,001,484
Percentage of customers who have given consent for third-party disclosure ³⁾		%	48.8	71.5	74.3
Employee Information Security Training	Training hours	Hours	140,093	135,641	140,703
	Number of participants	Number of people	21,119	22,372	22,218
External/Subcontractor Information Security Training	Training hours	Hours	20,716	19,565	19,960
	Number of participants	Number of people	7,105	5,407	4,595
Data security investment ⁴⁾		KRW million	-	-	2,118

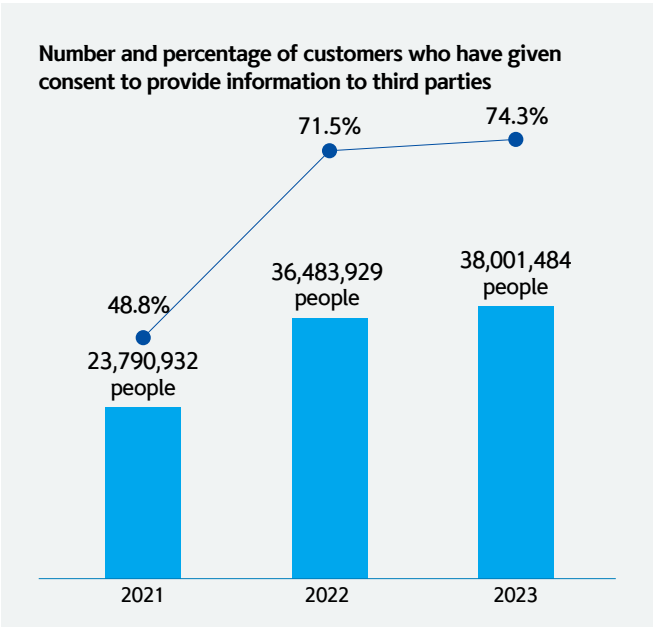
※ Expanded data management scope from 2022 (Bank, Card, Securities, Life, Capital, Asset Management, Jeju → all group companies)

1) Number of breaches confirmed by regulators

2) Newly reported in 2022

3) Percentage of customers who agreed to provide information to third parties

4) Newly reported in 2023



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Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

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2023 ESG report

Customer dissatisfaction related to privacy protection¹⁾

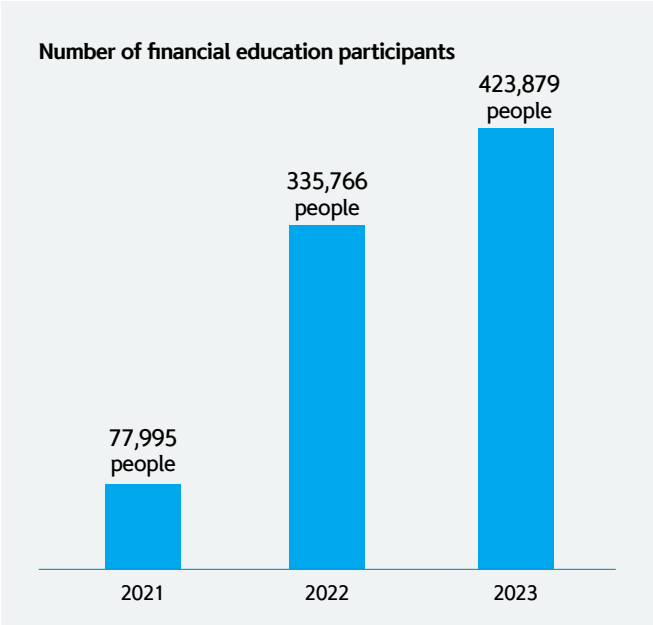
Indicators	Unit	2021	2022	2023
Total		20	16	2
Shinhan Bank		17	-	-
Shinhan Card		-	-	-
Shinhan Securities	Cases	3	-	-
Shinhan Life		-	16	2
Shinhan Capital		-	-	-
Jeju Bank		-	-	-

1) Number of breaches confirmed by regulators

Number of financial education participants

Indicators	Unit	2021	2022	2023
Total		77,995	335,766	423,879
Shinhan EASY ¹⁾		-	219,082	295,782
SFG (Hope Foundation)		-	2,596	3,803
Shinhan Bank		56,179	80,862	87,893
Shinhan Card	Number of people	12,371	18,402	17,278
Shinhan Securities		2,394	5,334	5,586
Shinhan Life		6,415	7,600	11,711
Shinhan Capital		-	-	-
Shinhan Asset Management		-	-	-
Jeju Bank		454	1,805	1,711
Shinhan Savings Bank		182	85	115

1) Shinhan financial group's integrated financial education platform



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- Sustainable Finance
- Environment
- Inclusive and Win-win finance
- Customer**
- Employee
- Economy and Governance

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Shinhan Financial Group
2023 ESG report

Employee

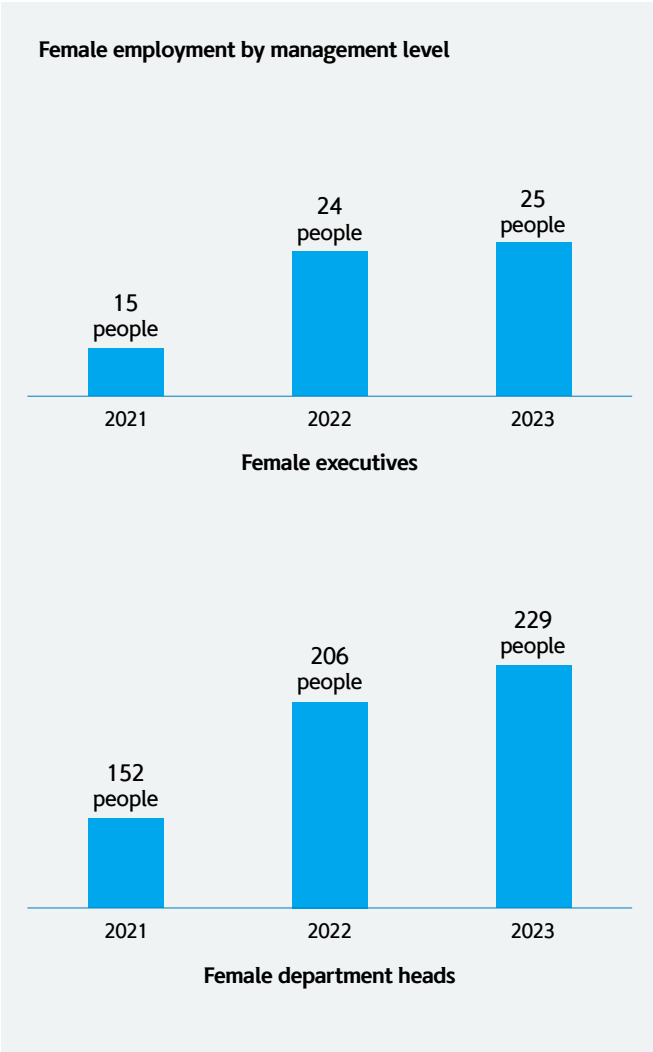
Employment

Indicators		Unit	2021	2022	2023	
Total number of workers ¹⁾		Female + male	25,964	23,469	23,362	
		Female	11,522	10,122	10,141	
		Male	14,442	13,347	13,221	
Total number of employees		Female + male	21,941	21,190	21,057	
		Female	9,820	9,515	9,456	
		Male	12,121	11,675	11,601	
Management level ²⁾	Executive	Female	15	24	25	
		Male	200	260	254	
	Department head	Female	152	206	229	
		Male	1,402	1,551	1,584	
	Deputy General Manager - Manager	Female	9,653	3,689	3,892	
		Male	10,519	7,816	7,721	
	Below manager	Female	9,653	6,192	5,997	
		Male	10,519	3,728	3,682	
	Age ³⁾	Under 30	Female	1,547	1,584	1,598
			Male	771	831	984
30 to 49		Female	7,567	7,580	7,367	
		Male	7,618	8,409	8,128	
50 or above		Female	706	963	1,169	
		Male	3,732	4,151	4,125	

1) All workers, including workers who are not employees (regardless of employment type)

2) Data by management level changed due to data management standards change in 2022 (Management → Executive / General manager → Department head / Deputy general manager or below (full-time, contract) → Deputy general manager to manager, below manager)

3) Age as of 2021



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Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

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Shinhan Financial Group
2023 ESG report

Employee

Employment

Indicators		Unit	2021	2022	2023
Number of contract workers	Female + male		-	2,279	2,305
	Female	Number of people	-	607	685
	Male		-	1,672	1,620
Workers not employed directly by workplace ¹⁾		Number of people	4,023	4,947	5,377

1) Including employees in call center

Diversity of employees

Indicators		Unit	2021	2022	2023
Number of veterans staff	Gender	Female	411	398	394
		Male	575	568	547
Number of disabled employees	Gender	Female	68	68	45
		Male	136	142	145

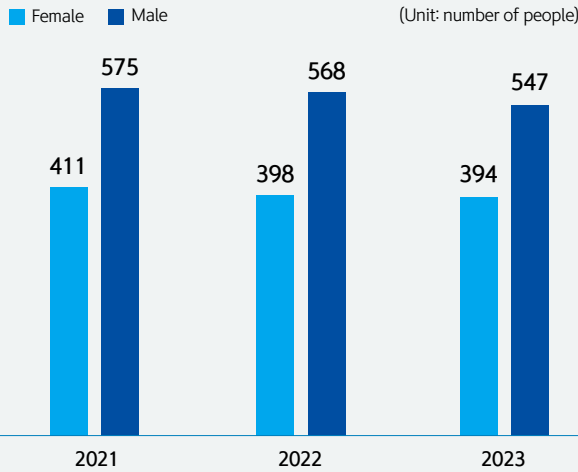
Diversity by role type

Indicators		Unit	2021	2022	2023
Sales departments	Gender	Female	4,497	6,015	5,653
		Male	4,235	6,071	5,992
STEM departments ¹⁾	Gender	Female	496	713	729
		Male	749	1,604	1,526

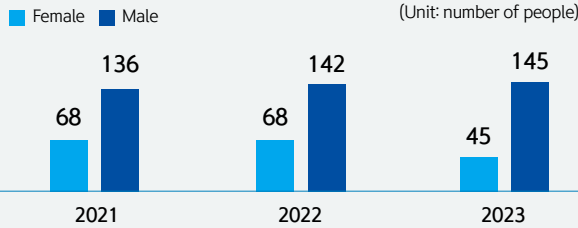
※ Expanded data management scope from 2022 (bank → all group companies)

1) Science, Technology, Engineering, Math

Diversity of employees(veterans staff)



Diversity of employees(disabled employees)



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Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

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Shinhan Financial Group
2023 ESG report

Turnover status

Indicators			Unit	2021	2022	2023
Total turnover rate			%	4.9	6.5	8.0
Gender	Female	%	-	4.6	8.1	
	Male		-	8.0	8.0	
Age	Under 30		-	7.7	8.0	
	30 to 49		-	4.7	5.5	
	50 or above		-	8.4	11.8	
Management level ⁽²⁾	Executive	%	-	13.4	10.8	
	Department head		-	10.1	8.3	
	Deputy general manager – manager		-	4.5	6.4	
	Below manager		-	8.0	9.9	
Voluntary turnover rate ⁽¹⁾			%	2.5	5.8	7.2
Gender	Female	%	-	4.3	7.7	
	Male		-	7.0	6.8	
Age	Under 30		-	7.1	7.3	
	30 to 49		-	4.2	5.1	
	50 or above		-	7.3	10.2	
Management level ⁽²⁾	Executive	%	-	2.1	3.2	
	Department head		-	8.2	6.6	
	Deputy general manager – manager		-	4.1	5.9	
	Below manager		-	7.2	8.9	

※ Expanded data management scope from 2022 (bank → all group companies)
1) Turnover rate excluding honorary retirements, retirement, disciplinary dismissals, group internal transfers, etc
2) Data by management level changed due to data management standards change in 2022 (Management → Executive, Middle managers → Department head / Deputy general manager to manager, General employee -> Below manager)

Employee

Number of years of service

Indicators	Unit	2021	2022	2023
Number of years of service	Years	15.1	15.4	15.3

No. of new employees

Indicators		Unit	2021	2022	2023
Gender	Female	Number of people	362	719	867
	Male		483	1,367	1,314
Age	Under 30	Number of people	513	710	904
	30 to 49		320	831	787
	50 or above		12	545	490
Management level ¹⁾	Executive	Number of people	-	53	44
	Department head		-	59	29
	Deputy general manager – manager		-	305	245
	Below manager		-	1,657	1,865

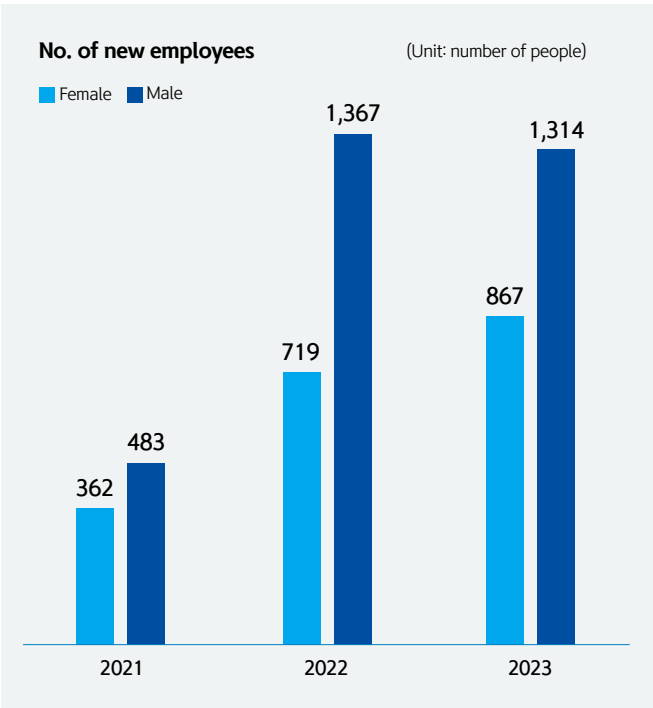
※ Expanded data management scope from 2022 (Bank, Card, Securities, Life → all group companies)

1) Newly reported in 2022

Collective bargaining

Indicators	Unit	2021	2022	2023
No. of people eligible to join labor union	Number of people	14,965	14,872	14,219
No. of people with labor union membership		14,505	14,712	13,680
Labor union membership rate (%)	%	96.9	98.9	96.2

※ Scope: Shinhan Bank, Shinhan Card, Shinhan Securities, Shinhan Life, Jeju Bank



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

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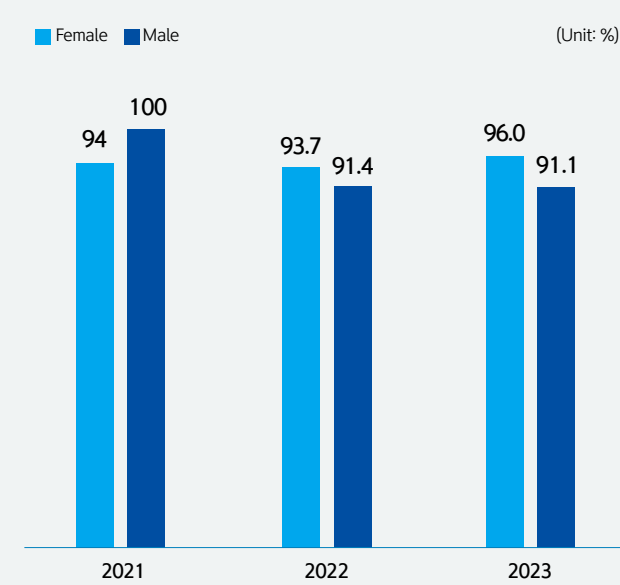
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2023 ESG report

Parental leave

Indicators		Unit	2021	2022	2023
No. of employees scheduled to return to work in the current year after parental leave	Gender	Female	582	494	501
		Male	41	70	79
No. of employees who have returned to work in the current year after parental leave	Gender	Female	547	463	481
		Male	41	64	72
Percentage of employees who have returned to work in the current year after parental Leave(%) ¹⁾	Gender	Female	94.0	93.7	96.0
		Male	100	91.4	91.1
No. of employees retained for over 12 months after returning to work in the previous year	Gender	Female	563	447	418
		Male	25	38	58
Percentage of employees retained for over 12 months after returning to work in the Previous year(%) ²⁾	Gender	Female	93.7	81.7	90.3
		Male	92.6	92.7	90.6

※ Expanded data management scope from 2022 (Holding, Bank, Card, Securities, Life, Capital, Asset Management, Jeju → all group companies)
1) (Employees who have returned to work in the current year after parental leave / Employees who were anticipated to return to work in the current year after parental leave) * 100
2) (No. of employees retained for over 12 months who have returned from previous year's parental leave / No. of employees who have returned in the current year from previous year's parental leave) *100

Percentage of employees who have returned to work in the current year after parental leave



ESG Data Pack

- Sustainable Finance
- Environment
- Inclusive and Win-win finance
- Customer
- Employee**
- Economy and Governance

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Shinhan Financial Group
2023 ESG report

HC ROI

Indicators	Unit	2021	2022	2023
HC ROI ¹⁾	-	2.8	2.7	2.9

1) (sales - (operating expenses - base salary and other remuneration)) / base salary and other remuneration

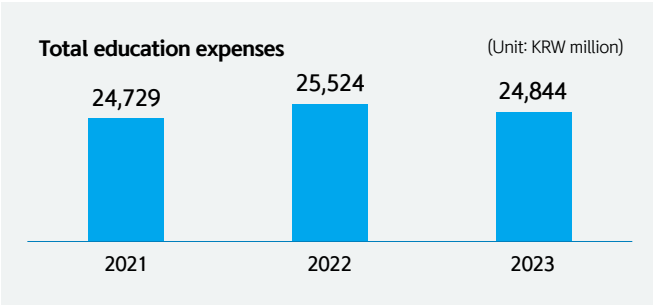
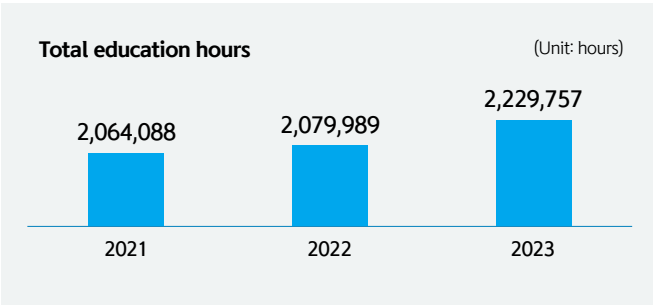
Employee education

Indicators			Unit	2021	2022	2023
Total education hours ¹⁾			Hours	2,064,088	2,079,989	2,229,757
Ratio of employees that received education			%	98	99	98
Education hours	Gender	Female	Hours	935,404	959,025	1,098,460
		Male		1,038,170	1,120,384	1,130,931
	Management level ²⁾	Executive		-	12,405	12,875
		Department head		-	85,023	75,594
		Deputy general manager – manager		-	583,877	734,056
		Below manager		-	1,387,750	1,407,156
		Total education expenses ¹⁾			24,729	25,524
Education expenses	Gender	Female	KRW million	11,109	12,456	12,257
		Male		13,139	14,949	12,585
	Management level ²⁾	Executive		-	398	526
		Department head		-	1,277	1,332
		Deputy general manager – manager		-	7,219	7,533
		Below manager		-	16,657	15,569
		No. of employees subject to education (all employees)			Number of people	22,098
Education hours per person			Hours	93	88	64
Education expenses per person			KRW million	1.1	1.1	0.7

※ Expanded data management scope from 2022 (Holding, Bank, Card, Securities, Life, Capital, Asset Management, Jeju → all group companies)

1) Data for 2021 is based on holding, bank, card, stock, life, capital, asset management, Jeju

2) Recalculated due to change in data management standard from 2022



ESG Data Pack

Sustainable Finance

Environment

Inclusive and Win-win finance

Customer

Employee

Economy and Governance

DO THE
RIGHT THING

Shinhan Financial Group
2023 ESG report

Heightening ethics awareness and training on human rights for employees

Indicators		Unit	2021	2022	2023
Heightening Ethics Awareness for Employees	Pledge to ethics & compliance	Number of people	22,578	22,356	22,004
	Participation rate in signing the pledge to (%)	%	100	100	100
Training on Ethics and Human Rights	Ethics training participants ¹⁾	Number of people	23,342	22,936	22,004
	Ethics training hours ²⁾	Hours	46,684	45,872	44,008
	Human rights training hours ³⁾		23,342	22,936	22,004

1) Including contract workers (part-timers) and deployed workers
2) Including trainings on ethics and compliance (online training)
3) Hours of training aimed at preventing discrimination, sexual harassment, etc

Employee satisfaction

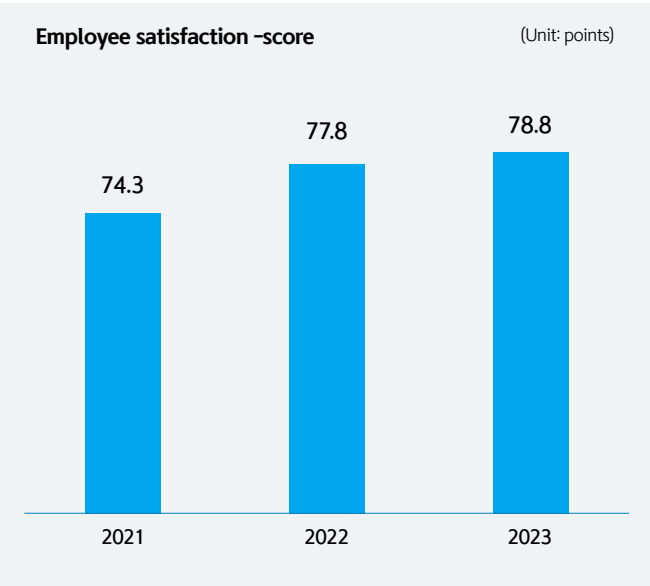
Indicators	Unit	2021	2022	2023
Score ¹⁾	Points	74.3	77.8	78.8
Number of participants	Number of people	14,693	10,920	13,224

1) Based on a 100-points scale

Whistle blowing

Indicators	Unit	2021	2022	2023
No. of cases reported ¹⁾		36	39	29
Number of discrimination or harassment cases handled	Cases	3	8	3
Number of other cases handled		33	31	26
Handling rate	%	100	100	100

※ Expanded data management scope from 2022 (holding, bank, card, securities, life, capital, asset management, Jeju → all group companies)
1) Including the number of discrimination or harassment cases handled



Economy and Governance

Financial performance

Indicators		Unit	2021	2022	2023
Economic value created	Sales	KRW billion	45,730	61,877	61,333

Income tax by country

Indicators			Unit	2021	2022	2023
Total	Sales		KRW billion	45,730	61,877	61,333
	Operating income			5,952	5,888	6,101
Domestic	Sales		KRW billion	43,729	59,069	57,603
	Operating income			5,404	5,047	5,088
Overseas	Japan	Company name		SBJ Bank		
		Key activities		Regulated Financial Services		
		Number of Employees	Number of people	328	318	315
		Sales	KRW billion	248	281	299
		Operating income		118	162	187
	China	Company name		Shinhan Bank (China)		
		Key activities		Regulated Financial Services		
		Number of Employees	Number of people	501	498	501
		Sales	KRW billion	290	367	358
		Operating income		17	60	57

※ Number of Employees overseas: Bank, Card, Securities, Life, Asset Management, DS's overseas subsidiaries and business sites

ESG Data Pack

- Sustainable Finance
- Environment
- Inclusive and Win-win finance
- Customer
- Employee
- Economy and Governance

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Shinhan Financial Group
2023 ESG report

Income tax by country

Indicators		Unit		2021	2022	2023
Overseas	Vietnam	Company name		Shinhan Bank Vietnam, Shinhan Vietnam Finance Limited etc. (5 companies)		
		Key activities		Regulated Financial Services		
		Number of employees	Number of people	2,758	3,059	3,323
		Sales	KRW billion	566	807	1,004
		Operating income		173	266	276
	USA	Company name		America Shinhan, Shinhan Investment America Inc.		
		Key activities		Regulated Financial Services		
		Number of employees	Number of people	241	293	311
		Sales	KRW billion	136	188	277
		Operating income		31	39	7
	Others	Company name		Shinhan Bank Europe GmbH, Shinhan Bank (Cambodia) Plc (12 companies)		
		Key activities		Regulated Financial Services		
		Number of employees	Number of people	2,357	2,627	2,667
		Sales	KRW billion	762	1,164	1,792
		Operating income		209	314	485

※ Number of Employees overseas: Bank, Card, Securities, Life, Asset Management, DS's overseas subsidiaries and business sites

- Sustainable Finance
- Environment
- Inclusive and Win-win finance
- Customer
- Employee
- Economy and Governance

Financial accidents and measures taken¹⁾

Indicators		Unit	2021	2022	2023
Violations ²⁾	Total		16	18	9
	Corruption/Bribery	Malpractice	3	4	1
		Bribery	-	-	-
	Conflicts of interest	Embezzlement	2	6	2
		Intercession of private loan	1	1	-
		etc	3	7	1
	Money laundering or insider trading	Violation of real- name policy	3	-	1
		Provision of private loan	4	-	4
	Total monetary damages	KRW million	-	-	-
Measures taken ³⁾	Total		37	24	21
	Salary reduction		6	4	12
	Reprimand	Cases	9	6	-
	Warning		13	4	-
	Caution		4	4	-
	Others (beyond salary reduction)		5	6	9

1) Cases for which confirmation and measures were completed based on Shinhan Financial Group's internal control system
2) Only including the financial incidents reported to the Financial Supervisory Service
3) Status of disciplinary measures related to financial accidents (including actors, aids, supervisors, etc.)

Economy and Governance

Share ownership of executives¹⁾

Indicators			Unit	2021	2022	2023
CEO & Chairman	Jin Ok Dong	Number of shares	No.	-	-	18,937
		Ratio to base pay	-	-	-	1.15
Others	Bae Hun	Number of shares	No.	-	14,773	14,773
		Ratio to base pay	-	-	1.70	12.35
	Jeong Sang Hyuk	Number of shares	No.	-	-	8,551
		Ratio to base pay	-	-	-	0.45
	Jin Hyeon Deok	Number of shares	No.	-	9,105	9,105
		Ratio to base pay	-	-	1.20	7.61

1) Newly inaugurated in 2023

Board of Directors composition by expertise

Indicators	Unit	2021	2022	2023
Total		14	14	11
Finance		3	3	2
Economy		1	2	2
Business administration	Number of people	2	2	1
Accounting		2	2	2
Law		3	3	3
Information Technology (IT)		2	1	1
Global		1	1	-

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Sustainable Finance
Environment
Inclusive and Win-win finance
Customer
Employee
Economy and Governance

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Shinhan Financial Group
2023 ESG report