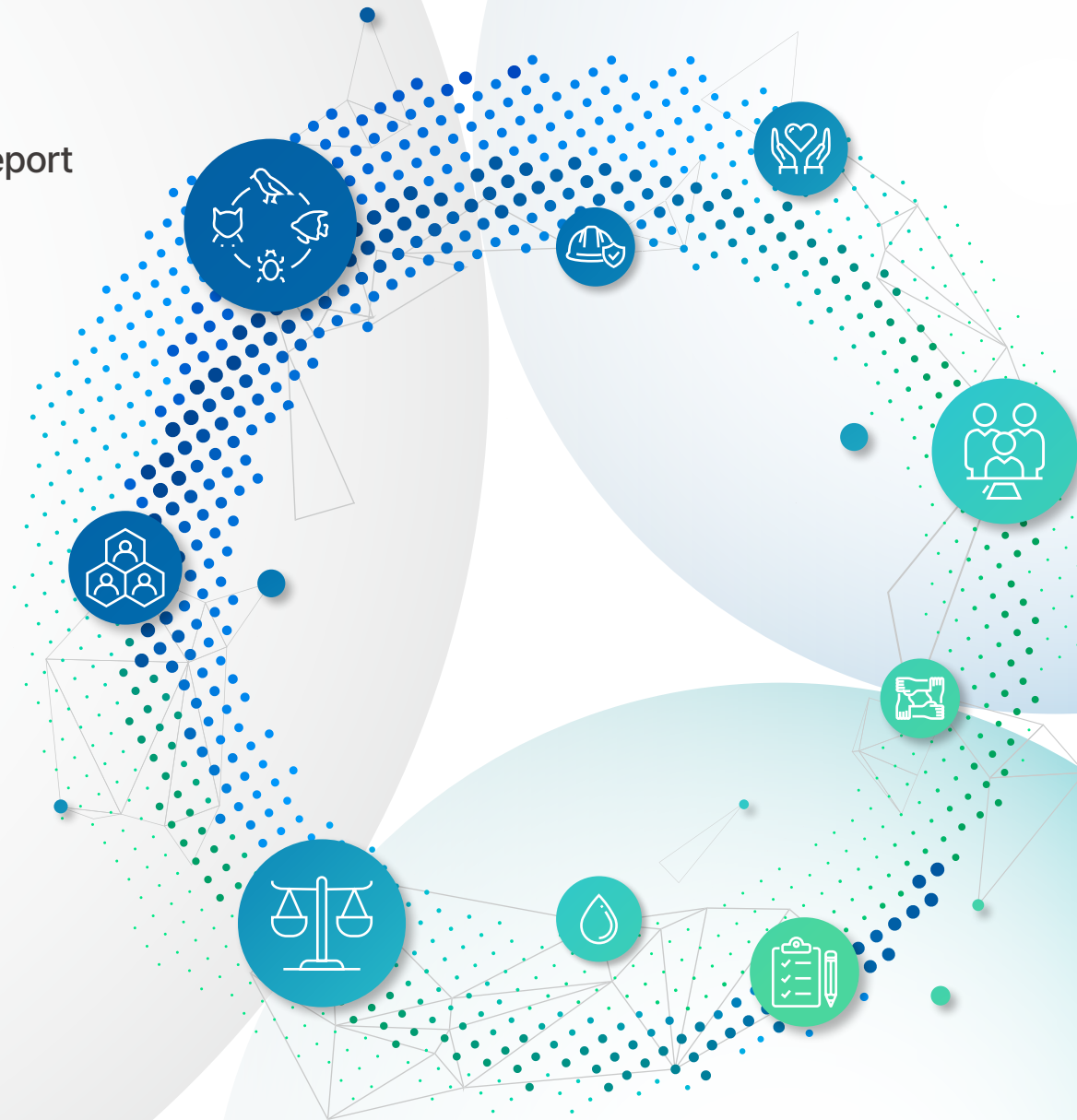


ESG IMPACT REPORT

2024 Woori Financial Group ESG Impact Report

 **WOORI FINANCIAL GROUP**



CEO Message



Chairman & Chief
Executive Officer of
Woori Financial Group

Jong-Yong Yim

Dear Valued Stakeholders,

Woori Financial Group is proud to present our first ESG Impact Report.

This report is not merely a compilation of achievements; rather, it embodies our commitment to transparently share the transformational journey toward a sustainable future that Woori Financial Group has undertaken.

While quantifying our accomplishments in monetary terms cannot fully capture all the values Woori Financial Group strives to uphold, it serves as a means to reflect upon our path, record the positive impacts manifesting throughout society, and guide us toward more accurate and efficient future endeavors. We view this report as the first step in sharing these outcomes with all our stakeholders.

Woori Financial Group pledges to continue walking the path of responsible finance with integrity, generating ever greater value.

We hope that this inaugural publication will serve as a meaningful milestone in ushering in the sustainable future we aim for and commit to advancing faithfully, one step at a time.

“Beginning with this report, Woori Financial Group will **transparently disclose our performance** annually and steadfastly advance **toward a sustainable future as a responsible financial group.**”

ABOUT THIS REPORT



The depiction of small dots forming a circle symbolizes the collaboration and participation of diverse stakeholders. Through this, we provide the visual representation of how we jointly create sustainable values.

Woori Financial Group has established the WOORI ESG Impact Measurement System and compiled the 2024 performance data. To share these key achievements transparently with our valued stakeholders, we will publish the first Woori Financial Group ESG Impact Report in October 2025.

The ESG Impact Report comprehensively details the methodology for measuring the the impact of ESG, including quantified outcomes expressed in monetary units for total and category-specific impact, as well as a multifaceted analysis of these impacts.

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INTRODUCTION

Importance of ESG Impact Measurement and Management

As the global trend toward mandatory ESG disclosures advances and the role of sustainable finance within capital markets gains prominence, the importance of ESG agendas in the financial industry continues to expand. In response, Woori Financial Group established the WOORI ESG Impact Measurement System in 2025 to quantitatively measure ESG performance, systematically manage related risks and opportunities, and contribute to the achievement of the United Nations Sustainable Development Goals (UN SDGs). Recognizing corporate responsibility for both economic performance and social issues, we are committed to realizing Woori Financial Group's ESG vision of "Creating a Better World Through Finance."

Background of ESG Impact Measurement



Global Legislation on Mandatory ESG Disclosure

The global trend toward mandatory disclosure of ESG information requires companies to disclose the financial impacts of sustainability-related risks and opportunities.

- The International Sustainability Standards Board (ISSB) and the European Sustainability Reporting Standards (ESRS) have issued guidelines for identifying and disclosing how ESG factors affect financial performance.
- These frameworks promote the need for companies to quantify ESG risks and opportunities and establish consistent management systems at the enterprise level.



Expansion of Stakeholders' Demands for ESG Impact Management and Disclosure

As the global business environment becomes more diversified, sustainability management activities and performance are increasingly recognized as key factors for stable operation and growth.

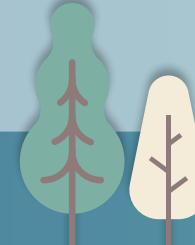
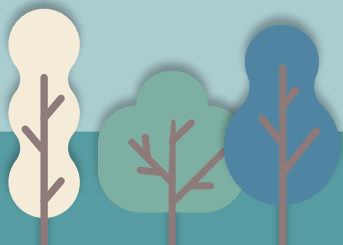
- Companies are required to fulfill ESG responsibilities across their operational areas and entire value chains, alongside managing and disclosing related performance.
- Quantified ESG impact information serves as an essential criterion for decision-making by investors and other stakeholders.



Emergence of Responsibility for Managing ESG Impacts in the Financial Industry

Financial institutions, through their core activities such as investment and lending, play a crucial role in ensuring the smooth functioning and development of capital markets.


- These institutions significantly influence the broader societal transition toward a low-carbon economy.
- International organizations and financial regulators are strengthening requirements for managing ESG impacts in the financial sector through frameworks such as sustainable finance disclosures, the European Union Taxonomy, and the Equator Principles.



ESG Impact Management System



Overview of ESG Impact Measurement 06



Methodology for ESG Impact Measurement 07



Targets on ESG Impact Measurement 08



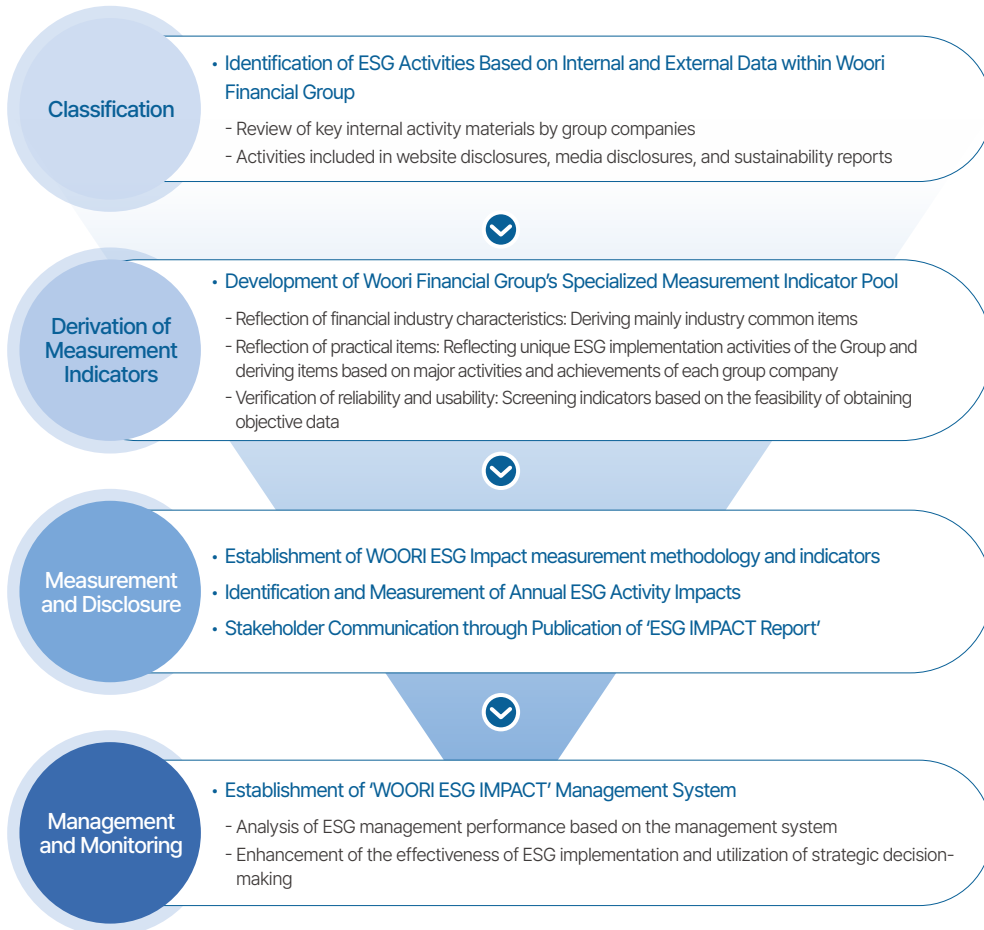
Scope of ESG Impact Measurement 09

ESG Impact Management System

Overview of ESG Impact Measurement

In 2025, Woori Financial Group established the WOORI ESG Impact measurement and management process and defined six core measurement principles. Serving as the fundamental basis and specific criteria, these six principles guide Woori Financial Group in consistently and systematically measuring the diverse aspects of performance it creates.

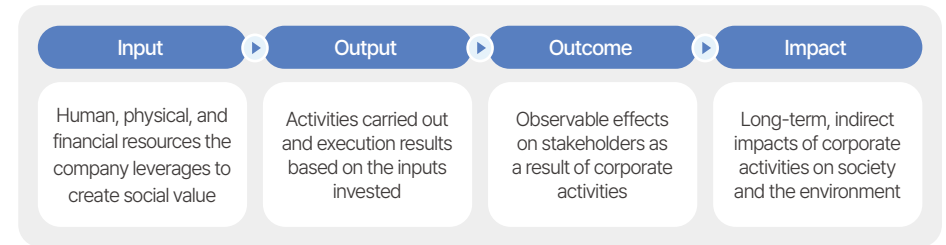
Process of ESG Impact Measurement and Management



Principles of ESG Impact Measurement

ESG Impact Pathway Perspective

Woori Financial Group systematically measures the impacts of business activities based on the Impact Pathway.



Principles of Performance Measurement

Woori Financial Group approaches ESG impact measurement based on the six measurement principles. These principles serve as the foundation and criteria for judgment, aiming to comprehensively and consistently evaluate the diverse outcomes generated by Woori Financial Group.

Principles	Content
1 Balanced Measurement	Ensures measurement balance by considering both positive and negative impacts generated through activities.
2 Comprehensive Measurement	Enhances completeness by encompassing diverse stakeholder impacts arising from activities.
3 Rational Measurement	Prevents overestimation through the application of reasonable assumptions and conducts conservative measurement based on clear data.
4 Standardized Measurement	Secures comparability internally and externally by applying consistent criteria across measurement targets.
5 Annual Measurement	Measures actual performance that occurred within the measurement year.
6 Contribution Measurement	For outcomes created in collaboration with partners such as governments and NGOs, only Woori Financial Group's measured contribution is reflected.

ESG Impact Management System

Methodology for ESG Impact Measurement

We established a standardized measurement methodology to express our combined environmental, social, and governance performance in monetary terms. We also align with global guidelines for monetized impact measurement to deliver accurate, decision-useful information to diverse stakeholders.

Representative Measurement Standard Equation

Equation 1 Baseline Value

- Comparative benchmark reflecting materiality of corporate activities (market average, pre-activity status, regulations)
- Purpose: To measure Woori Financial Group's additional outcomes by comparing the baseline with actual activity results.



Company Activity Value



Baseline Value



Proxy or Company Performance Value



Contribution Rate

Application Example

Employment of Individuals with Developmental Disabilities at Goodwill Store

$$\left\{ \left(\begin{array}{l} \text{Wages of employees with} \\ \text{developmental disabilities} \\ \text{at Goodwill Store (KRW)} \end{array} - \begin{array}{l} \text{Average market} \\ \text{wages for employees} \\ \text{with disabilities} \\ \text{(KRW)} \end{array} \right) \times \begin{array}{l} \text{Employees with} \\ \text{developmental} \\ \text{disabilities} \\ \text{at Goodwill} \\ \text{Store (persons)} \end{array} \right\} \times \begin{array}{l} \text{Woori Financial Group's} \\ \text{Wage Contribution Rate} \\ \text{for employees with} \\ \text{developmental disabilities at} \\ \text{Goodwill Store (\%)} \end{array}$$

Equation 2 Actual probability of occurrence

- Estimating the probability of impact realization to reflect the likelihood of corporate activities leading to actual effects
- Purpose: To reflect the likelihood of impact realization, thereby measuring the realistic value of the impact that may actually occur.



Company Activity Value



Probability



Proxy or Company Performance Value



Contribution Rate

Application Example

Conducted Financial Fraud Prevention Education for Financially Vulnerable Groups

$$\begin{array}{l} \text{Participants in} \\ \text{Financial Fraud} \\ \text{Prevention Education} \\ \text{(persons)} \end{array} \times \begin{array}{l} \text{Probability} \\ \text{of Exposure} \\ \text{to Financial} \\ \text{Fraud (\%)} \end{array} \times \left(\begin{array}{l} \text{Average} \\ \text{Financial Loss} \\ \text{per Person} \\ \text{(KRW)} \end{array} + \begin{array}{l} \text{Social Costs} \\ \text{Incurred for Tracing} \\ \text{Financial Fraud} \\ \text{Crimes (KRW)} \end{array} \right) \times \begin{array}{l} \text{Woori Financial Group's} \\ \text{Contribution Rate} \\ \text{for Financial Fraud} \\ \text{Prevention Education (\%)} \end{array}$$

Key Considerations in Measurement

01

The WOORI ESG Impact methodology applies PwC's TIMM¹⁾ model to establish its measurement framework, and has been refined with reference to international monetization standards, including the Value Balancing Alliance (VBA) and the International Foundation for Valuing Impacts (IFVI).

02

This impact measurement draws on Woori Financial Group's internal data and on statistics and research from domestic and international public bodies and academic institutions, underpinned by reasonable assumptions. The monetized figures for the reporting year may be adjusted in the future, and because completeness cannot be assured, they should not be regarded as part of our financial disclosures.

03

For certain financial products with long-term impacts, we accounted for their characteristics by including potential future outcomes in our measurement.

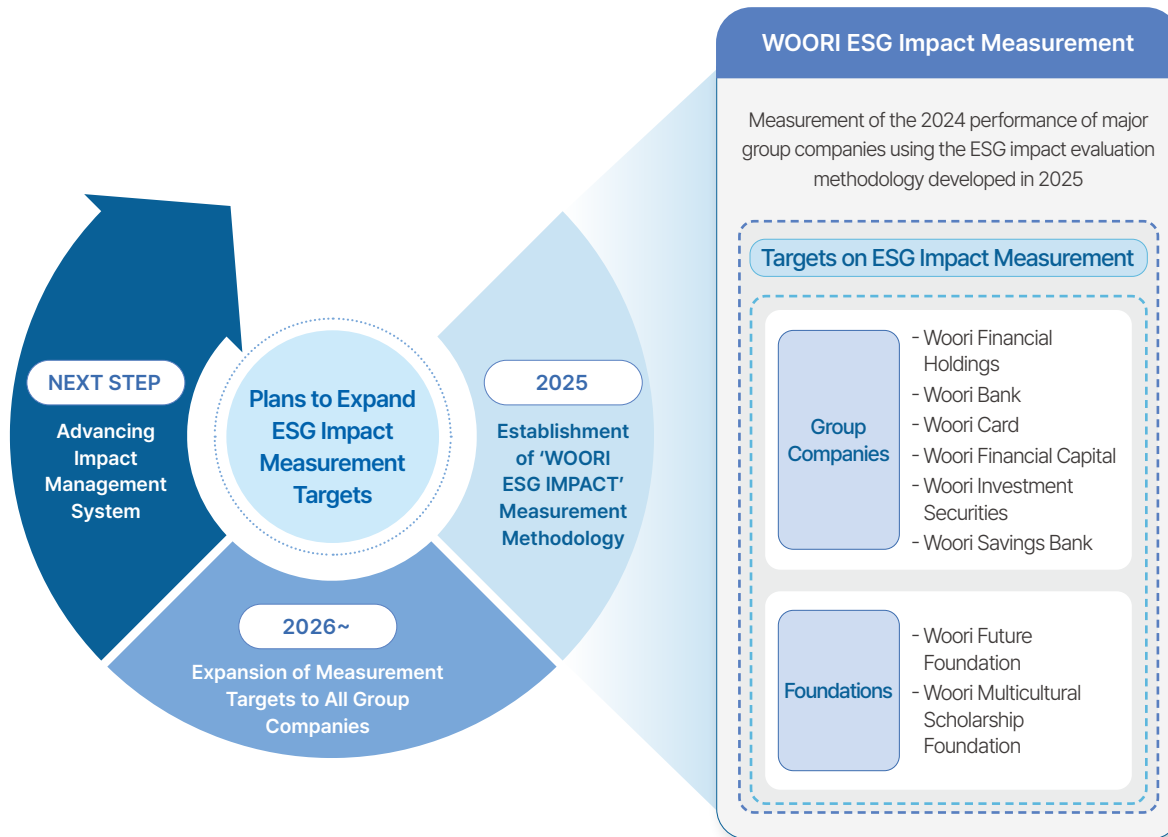
1) TIMM(Total Impact Measurement & Management):A methodology developed by PwC that quantifies the comprehensive value of corporate activities by converting their environmental, social, and economic impacts into monetary terms. PwC enhances the methodology's sophistication and validates its reliability through collaboration with global initiatives such as the Value Balancing Alliance (VBA) and the International Foundation for Valuing Impacts (IFVI) aimed at developing impact measurement standards.

ESG Impact Management System

Targets on ESG Impact Measurement

Woori Financial Group, together with Woori Financial Holdings, pursued ESG impact measurement for its targets, including five major customer-facing subsidiaries—such as Woori Bank and Woori Card—that deliver direct financial and public-interest programs, as well as for two affiliated foundations. From 2026 onward, the Group will gradually expand coverage to all subsidiaries while continuously advancing the WOORI ESG Impact Measurement Methodology. Through this, the Group aims to effectively monitor both positive and negative impacts of its businesses and activities on external stakeholders and society, and to transparently disclose efforts and results in its annually published ESG Impact Report.

Plans to Expand ESG Impact Measurement Targets



Key Impact Activities by Group Companies

Group Companies

<p style="text-align: center;">WOORI FINANCIAL HOLDINGS</p> <ul style="list-style-type: none"> • Discovery of Innovative Startups and Ecosystem Development • Strengthening Group Security Management through AI and Data-Driven Approaches 	<p style="text-align: center;">WOORI BANK</p> <ul style="list-style-type: none"> • Development of Eco-Friendly Infrastructure, Investment in Green Transportation, and Promotion of Project Financing • Providing Livelihood Finance Support for Small Business Owners and Vulnerable Groups
<p style="text-align: center;">WOORI CARD</p> <ul style="list-style-type: none"> • Recycling of Discarded Products and Blank Cards • Issuance of Social Bonds and Reduction of Financial Burden on Small and Medium Card Merchants 	<p style="text-align: center;">WOORI FINANCIAL CAPITAL</p> <ul style="list-style-type: none"> • Provision of Electric Vehicle Financial Solutions • Activation of Startup Ecosystem through Startup Investments
<p style="text-align: center;">WOORI INVESTMENT SECURITIES</p> <ul style="list-style-type: none"> • Underwriting of Private Bonds for Low-Credit Enterprises • Establishment and Operation of Real Estate Project Financing Normalization Fund 	<p style="text-align: center;">WOORI SAVINGS BANK</p> <ul style="list-style-type: none"> • Operation of Inclusive Finance Products (e.g., Sunshine Loan, Saitdol 2 Loan) • Support for alleviating Financial Burdens of Small Business Owners and SMEs

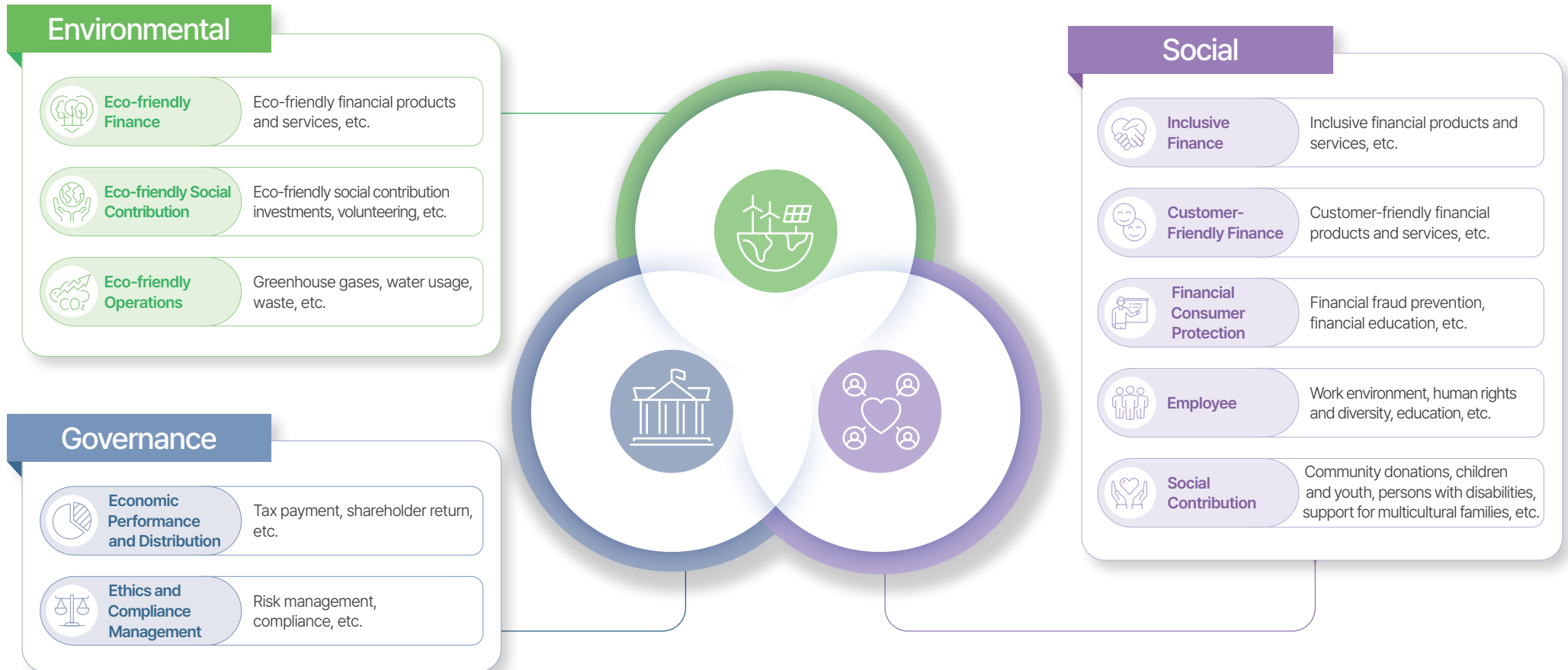
Foundations

<p style="text-align: center;">WOORI FUTURE FOUNDATION</p> <ul style="list-style-type: none"> • Job Creation for People with Developmental Disabilities • Support for Treatment and Daily Life Reintegration of Children and Youth with Hearing and Visual Impairments 	<p style="text-align: center;">WOORI MULTICULTURAL SCHOLARSHIP FOUNDATION</p> <ul style="list-style-type: none"> • Ensuring Educational Opportunities for Multicultural Children • Operation of Programs to Enhance Multicultural Acceptance
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ESG Impact Management System

Scope of ESG Impact Measurement

Woori Financial Group has identified and measured key activities across the environmental, social, and governance areas to systematically quantify its ESG impact. In the environmental area, the scope covers eco-friendly operational activities—covering eco-friendly financial products and services, eco-friendly social contribution initiatives, and aspects such as greenhouse gas and water management. In the social area, measurement focuses on inclusive finance, customer-friendly finance, financial consumer protection, and employee-related aspects—such as work environment, human rights, and diversity—as well as social contribution activities. In the governance area, the core indicators consist of economic performance and distribution—including tax payments and shareholder returns—and ethics and compliance management. By managing its broad societal impacts in a balanced way and embedding social value into its business, Woori Financial Group aims to contribute to building a sustainable ecosystem beyond finance and to drive positive change across society.



ESG Impact Performance




2024 ESG Impact
Summary on 2024 ESG Impact Comprehensive Performance 11



Environmental
Impact Performance 12



Social
Impact Performance 15



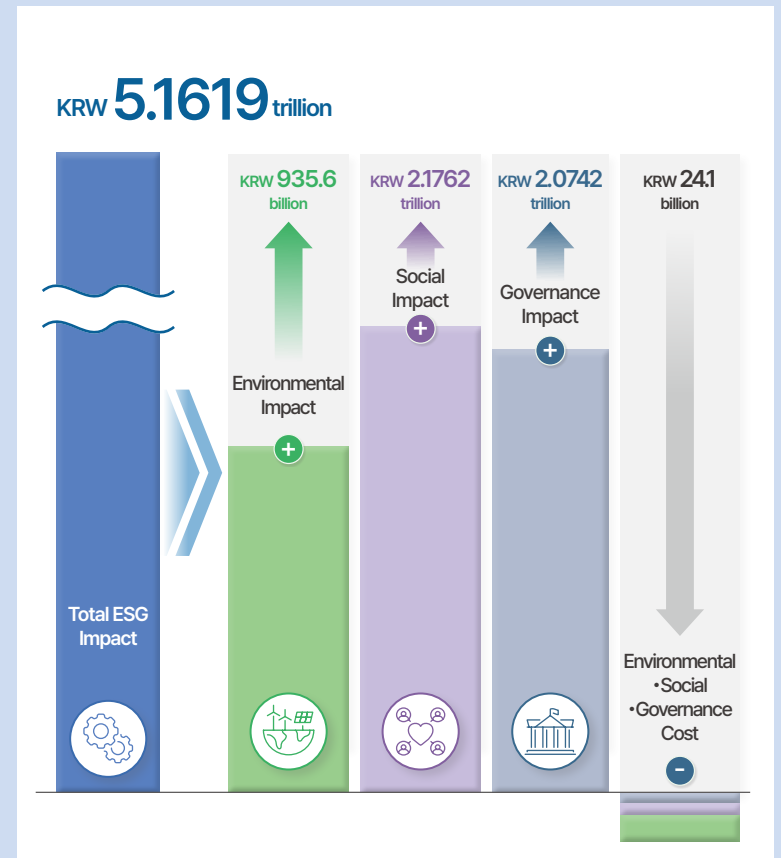
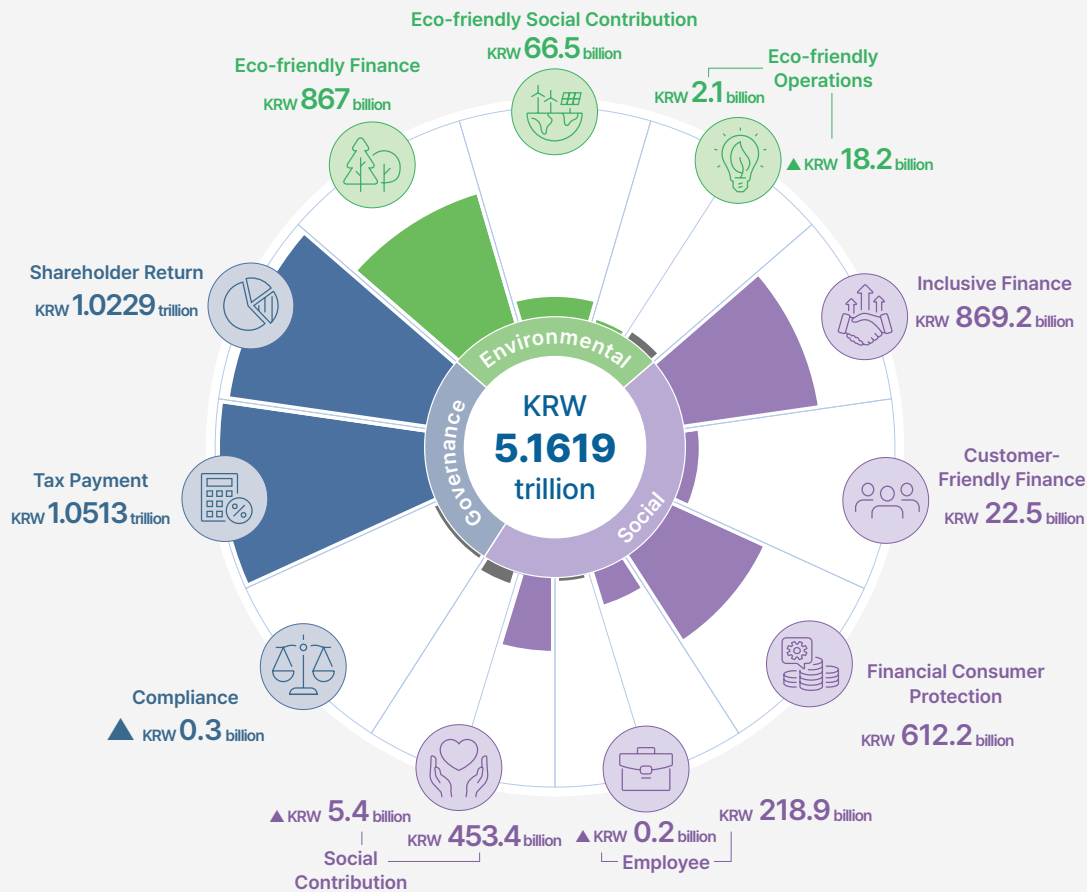
Governance
Impact Performance 18

ESG Impact Performance

Summary on 2024 ESG Impact Comprehensive Performance

Woori Financial Group created approximately KRW 5.16 trillion in value in 2024. This reflects outcomes generated through its core financial businesses—eco-friendly finance, inclusive finance, customer-friendly finance, and financial consumer protection—as well as ESG impact generated beyond finance, including eco-friendly social contribution, eco-friendly operations, employee value, broader social contribution, tax payment, shareholder returns, and compliance. In particular, to address social challenges and create sustainable value, Woori Financial Group rigorously analyzes the nature of key issues and corresponding outcomes, allocates resources efficiently, and seeks to achieve greater positive impact and enhanced performance with the same level of input by continuously optimizing its business operations.

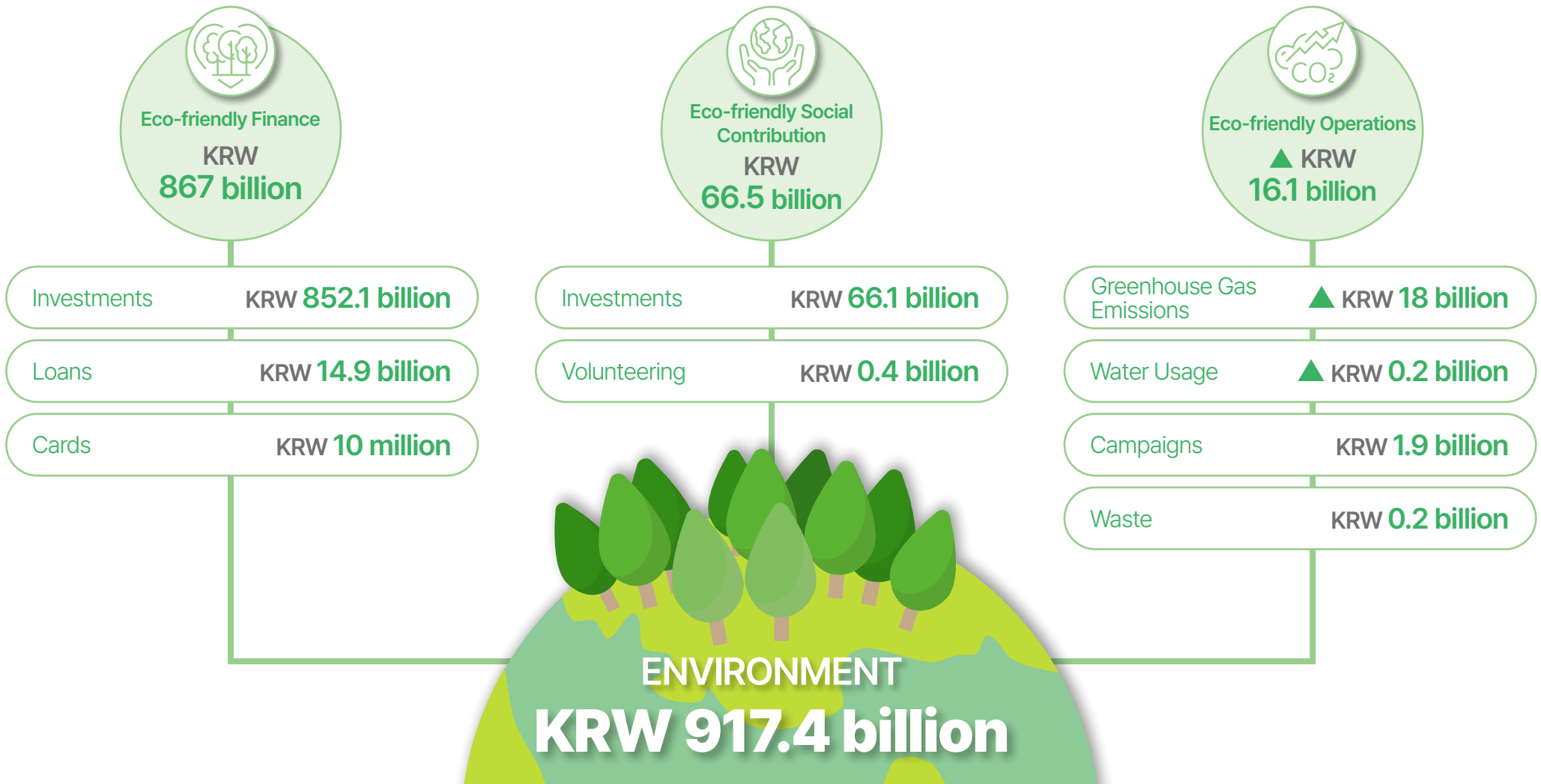
2024 ESG Impact Measurement Results



ESG Impact Performance

Environmental Impact Performance

Woori Financial Group is generating eco-friendly impact across the organization, spanning Eco-friendly Finance, Eco-friendly Social Contribution, and Eco-friendly Operations. By expanding financial activities—investments, loans, and cards—into green industries such as solar and fuel-cell power, as well as offerings like the Woori Dream Car Loan, the Group actively supports the transition to a low-carbon economy. In the area of eco-friendly social contribution, initiatives like the East-West Trail Korea Project and the WIBEE Forest volunteer program help build a sustainable ecosystem in collaboration with local communities. In eco-friendly operations, although greenhouse gas emissions and water usage had a negative effect on overall impact, the Group continues efforts to minimize environmental effects across internal processes—through employee green campaigns, enhanced waste management, and other sustainability efforts.



ESG Impact Performance

Environmental Impact Performance



Participation as the first private company in the National Forest Trail Development Project

Highlighted Environmental Impact Case

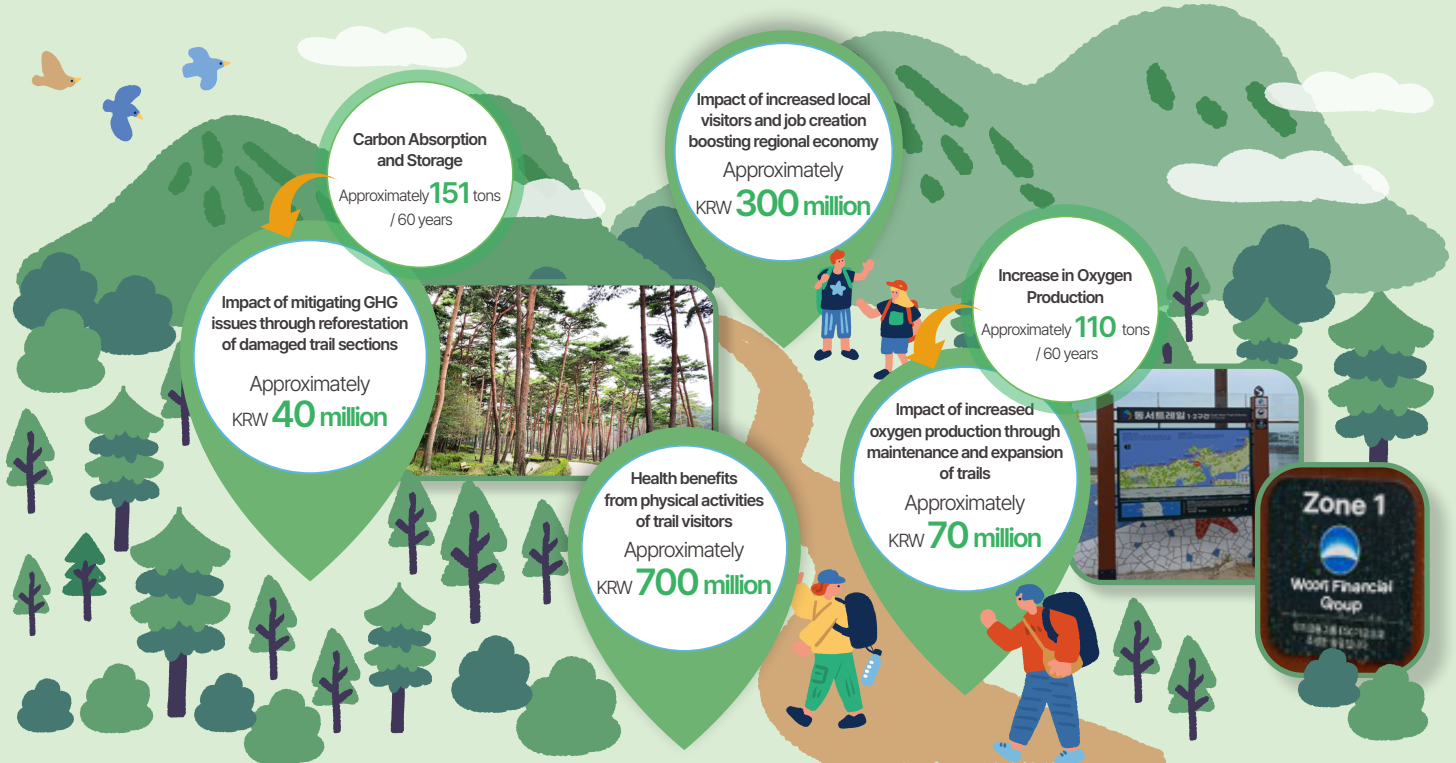
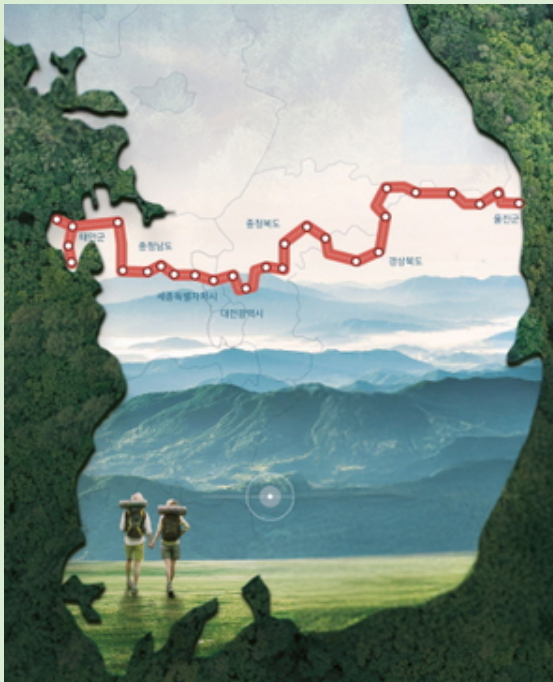
The East-West Trail Korea Project is a large-scale national forest path initiative that links 849 km from Uljin's Geumgang pine forest on the eastern tip of Korea to Taean's Anmyeon pine forest in the west. It supports climate crisis response while showcasing Korea's ecological and cultural tourism assets to the world. By participating in the project, Woori Financial Group is delivering outcomes in forest restoration, ecosystem recovery, and local economic revitalization.

In 2024, trees were planted and trails built across damaged sections of the 57 km Anmyeondo segment, an effort expected to absorb and store about 151 tons of carbon over the next 60 years, valued at roughly KRW 40 million. The maintenance and expansion of existing trails is projected to produce an additional 110 tons of oxygen, with an estimated economic effect of approximately KRW 70 million. This highlighted ESG initiative enhances forest ecological functions while stimulating local economies, symbolizing Woori Financial Group's commitment to fulfilling its social responsibility through finance.

Case East-West Trail Korea Project

Woori Financial Group

East-West Trail Forest Path



ESG Impact Performance

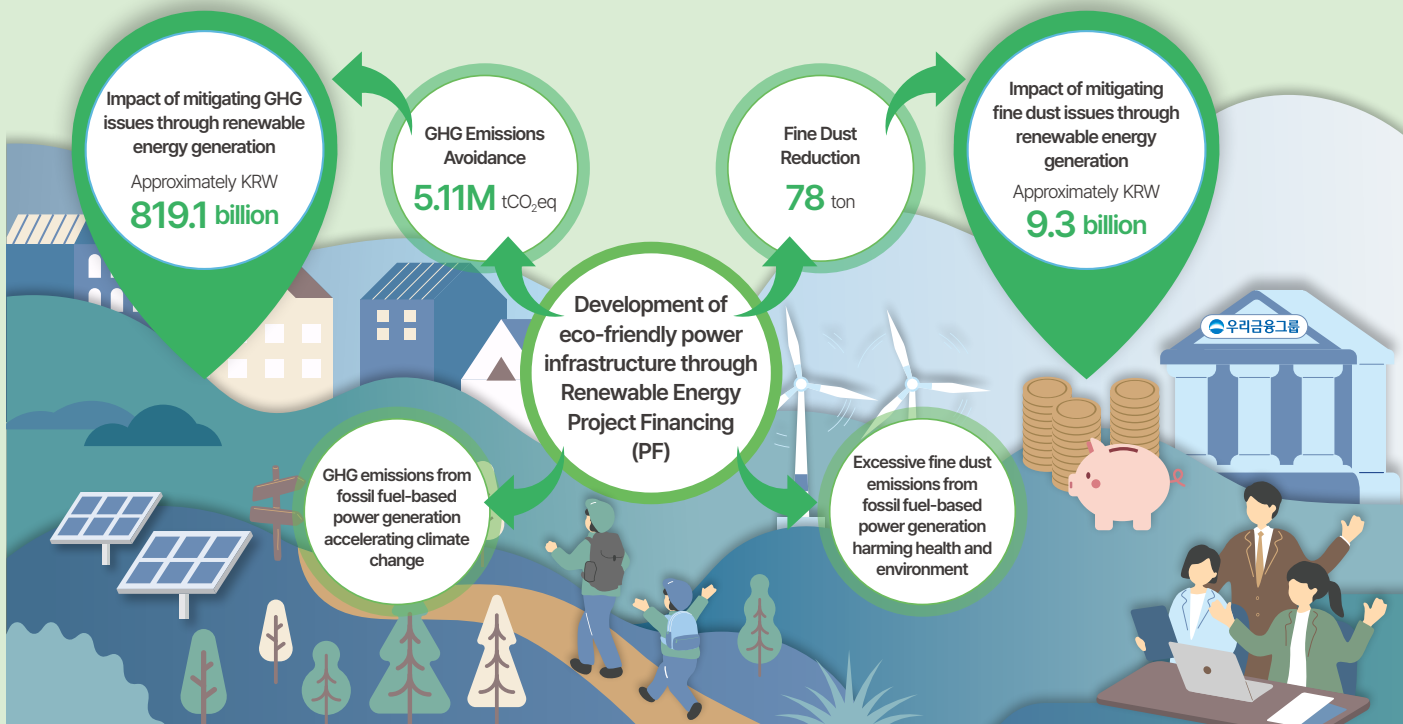
Environmental Impact Performance

Highlighted Environmental Impact Case

Woori Financial Group is delivering impact by supporting the build-out of renewable energy generation infrastructure. Since Woori Bank joined the Equator Principles (EPs) in August 2021, it has embedded environmental and social risk considerations into its financing standards to ensure responsible capital deployment. The Group has funded a range of eco-friendly projects—including solar and fuel-cell power generation and the construction of waste incineration and treatment facilities—helping to mitigate greenhouse gas emissions and air pollutants associated with fossil fuel-based power. In 2024, as part of its eco-friendly project financing (PF) activities, the Group financed two solar projects and four fuel-cell projects, yielding an estimated impact of approximately KRW 819.1 billion in GHG emissions reduction and about KRW 9.3 billion in fine dust reduction. Going forward, Woori Financial Group will further enhance the implementation of the Equator Principles and actively expand financing for renewable energy and other eco-friendly sectors.

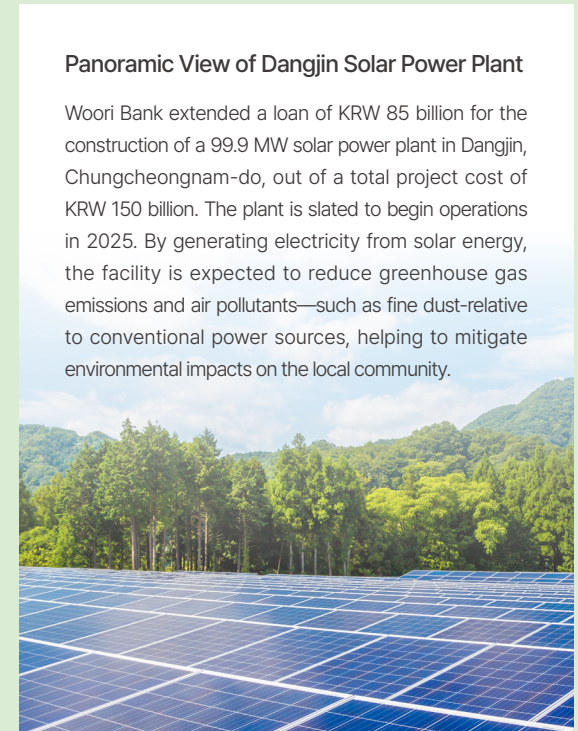
Case Renewable Energy Power Generation Project PF

Woori Bank



Panoramic View of Dangjin Solar Power Plant

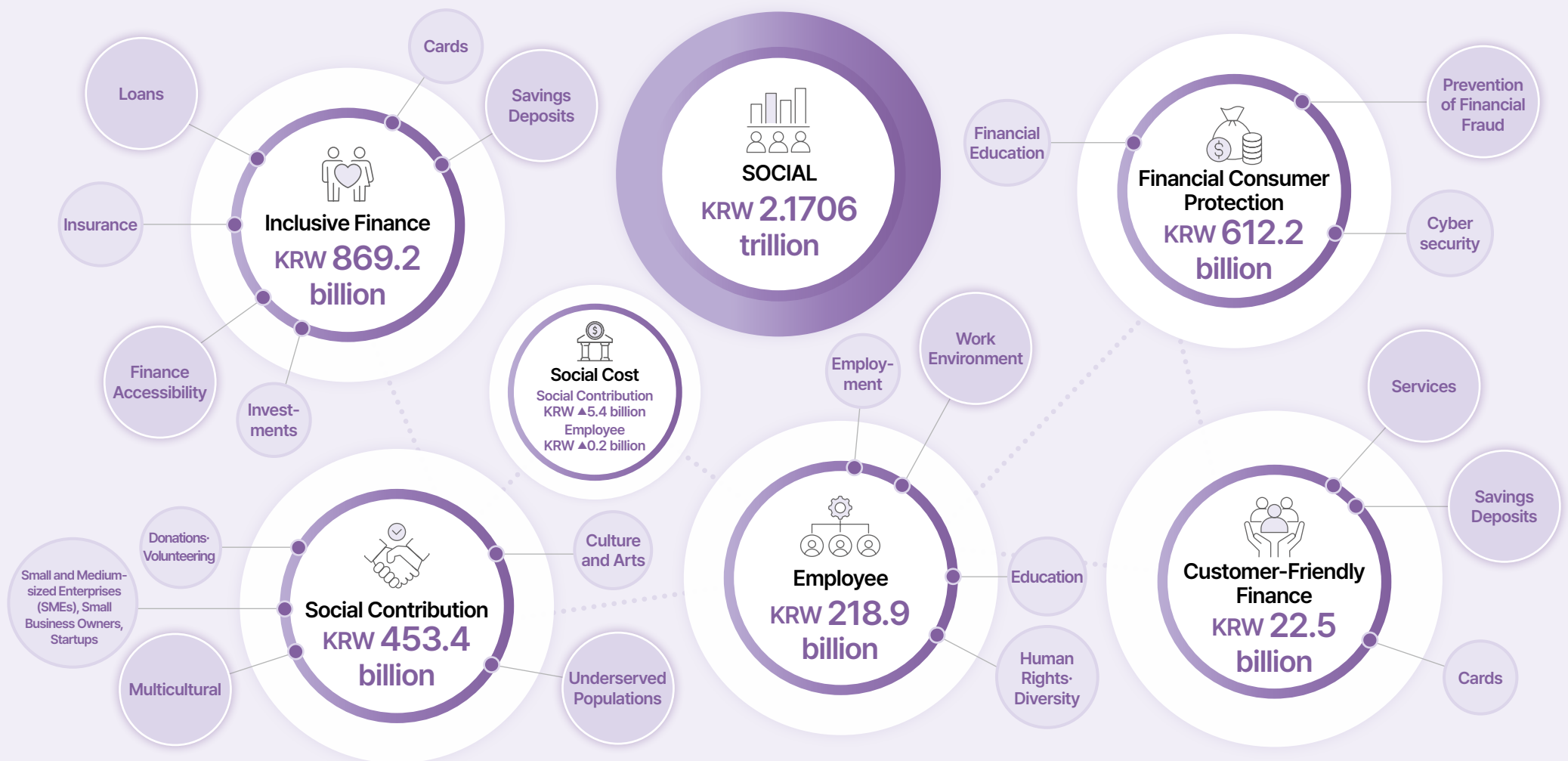
Woori Bank extended a loan of KRW 85 billion for the construction of a 99.9 MW solar power plant in Dangjin, Chungcheongnam-do, out of a total project cost of KRW 150 billion. The plant is slated to begin operations in 2025. By generating electricity from solar energy, the facility is expected to reduce greenhouse gas emissions and air pollutants—such as fine dust—relative to conventional power sources, helping to mitigate environmental impacts on the local community.



ESG Impact Performance

Social Impact Performance

Woori Financial Group is actively expanding the role of finance to generate social impact. Through products such as cards, loans, and deposits—including the WON Easy Living Expense Loan—it eases the financial burden on vulnerable groups and supports capital raising for enterprises that create social value, advancing inclusive finance. It also delivers tailored financial services via channels like the BIZ Prime Center, shaping a customer-centric financial environment that reflects the needs of customers, businesses, and other stakeholders. In parallel, through social contribution programs such as the WOORI LOOK&HEAR Project, the Group helps improve the quality of life for diverse groups, including vulnerable communities, youth, and children. For internal stakeholders, it is enhancing the work environment, running health management programs, and driving organizational culture innovation to support employee well-being and growth—fulfilling its responsibilities to its people.



ESG Impact Performance

Social Impact Performance

Highlighted Social Impact Case

Woori Financial Group actively advances its social responsibilities through the Woori Future Foundation and the Woori Multicultural Scholarship Foundation, contributing to social solidarity and the creation of sustainable local communities. The Woori Future Foundation strengthens the social safety net by providing tailored support to vulnerable and marginalized groups across livelihood stabilization, welfare, education, and culture, while the Woori Multicultural Scholarship Foundation—the first officially recognized foundation in the financial sector dedicated to multicultural families—promotes inclusive growth through talent development and comprehensive education and welfare support.

Case Operation of Social Contribution Foundations

Woori Future Foundation & Woori Multicultural Scholarship Foundation

Woori Future Foundation

ESG Impact
KRW 129.3 billion

Representative Activities



Woori Together THE CARE

In collaboration with Save the Children, Woori Together THE CARE provides support for diagnosis, treatment, and rehabilitation of children and adolescents under the age of 18 residing in Korea, contributing to their healthy growth and the enhancement of health and welfare services.

KRW 55.2 billion



Goodwill Store

Together with the social enterprise Goodwill Store, we support job creation and independence for individuals with developmental disabilities, while contributing to regional economic revitalization through resource reuse and recycling.

KRW 36.1 billion



Woori Senior Learning Class

By providing targeted educational programs to senior citizens experiencing digital exclusion, we enhance their access to financial services and strengthen their digital capabilities, thereby promoting digital inclusion and financial independence among the senior population.

KRW 27.5 billion

Woori Multicultural Scholarship Foundation

ESG Impact
KRW 11 billion

Representative Activities



Multicultural Youth Career and Academic Support

By offering vocational lectures, hands-on experiences, and consulting to multicultural youth facing career challenges, we expand their career perspectives and strengthen their vocational capabilities to enhance their independence.

KRW 4.8 billion



Woori Art School

Through eco-friendly art education, we foster creativity among children from multicultural and low-income families, promoting environmentally conscious thinking and supporting balanced development by addressing after-school care gaps.

KRW 2.2 billion



Woori Multicultural Orchestra

By discovering the musical talents of multicultural children and supporting orchestral education and performances, we contribute to promoting cultural inclusion and social integration.

KRW 400 million

ESG Impact Performance

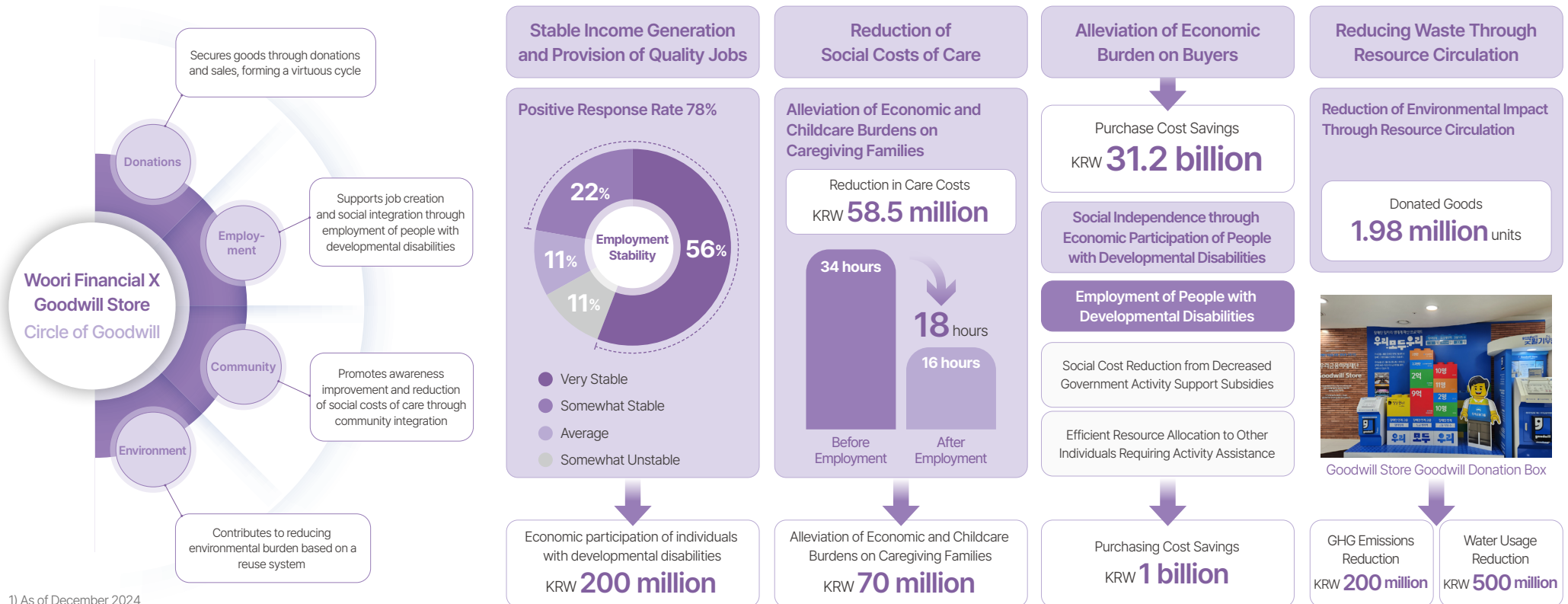
Social Impact Performance

Highlighted Social Impact Case

Woori Financial Group established the Woori Future Foundation to fulfill our social responsibilities and has been fully supporting the operation of seven Goodwill Store locations¹⁾ nationwide since opening the first store in Geumcheon-gu, Seoul, in October 2023. In 2024, the Group generated an impact of KRW 200 million by enabling economic participation of people with developmental disabilities and delivered KRW 70 million in benefits by easing the financial caregiving burden on families. It also realized social cost savings through employment support for people with developmental disabilities and by reducing costs for buyers, amounting to KRW 1 billion and KRW 31.2 billion, respectively. The Goodwill Store operates a virtuous cycle business model that sells donated goods and uses the proceeds to pay wages to employees with developmental disabilities, simultaneously creating jobs, stimulating local economies, and promoting resource reuse. The initiative delivers multi-layered social value—advancing social inclusion, easing family caregiving burdens, improving community awareness, and contributing to environmental impact reduction—making it a flagship ESG case.

Case Goodwill Store

Woori Financial Group & Woori Future Foundation



1) As of December 2024

ESG Impact Performance

Governance Impact Performance

Governance Impact

Woori Financial Group fulfills its social responsibilities as a responsible financial institution through tax compliance, shareholder returns, and legal compliance. In 2024, the Group faithfully fulfilled its economic role as a corporate citizen by incurring KRW 1,051.3 billion in corporate tax expense, and achieved fair profit distribution to shareholders through dividends and treasury stock cancellation totaling KRW 1,022.9 billion. It also strengthened its compliance management system, intensified monitoring for misconduct, and proactively mitigated potential risks. Looking ahead, Woori Financial Group will continue to advance tax compliance and shareholder return policies to reinforce stakeholder trust, while further upgrading its whistleblowing and compliance systems. By embedding a culture grounded in transparency and trust, the Group aims to solidify its role as a sustainable financial group.

Tax Payments

Total Corporate Tax Expense

KRW **1.0513 trillion**

- Responsible tax payment serves as the foundation supporting transparent management practices and securing the legitimacy of business
- Indirectly contributes to sustainable social system establishment such as national finances and expansion of public infrastructure



Shareholder Returns

Total Dividends and Treasury Stock Cancellation

KRW **1.0229 trillion**

- Through stable dividends and treasury stock cancellation, transparently and responsibly distributing corporate profits to shareholders
- Enhances investor confidence and capital market soundness to contribute to capital formation and a virtuous economic cycle across society



Compliance

Total Regulatory Violation Payments

▲ KRW **0.26 billion**

- Strengthening the legal system to enhance monitoring of misconduct and block internal and external risks that companies may cause in advance
- Contributing to the establishment of a fair economic ecosystem through fostering a healthy corporate culture and management based on law and ethics



ESG Impact Matrix



Value for Stakeholders
Performance

20



UN SDGs Achievement
Performance

21

ESG Impact Matrix

Value for Stakeholders Performance

Woori Financial Group aspires to build a society where everyone grows together and realizes a sustainable future. To achieve this, the Group carefully reflects the expectations and demands of diverse stakeholders, including customers, employees, shareholders and investors, local communities, the environment, government, and the media. It identifies and delivers comprehensive value based on the unique characteristics and roles of each stakeholder. Furthermore, by creating integrated value that goes beyond economic performance to fulfill social responsibilities, Woori Financial Group continuously strengthens its role as a responsible financial group.

(Unit: KRW 100 million)



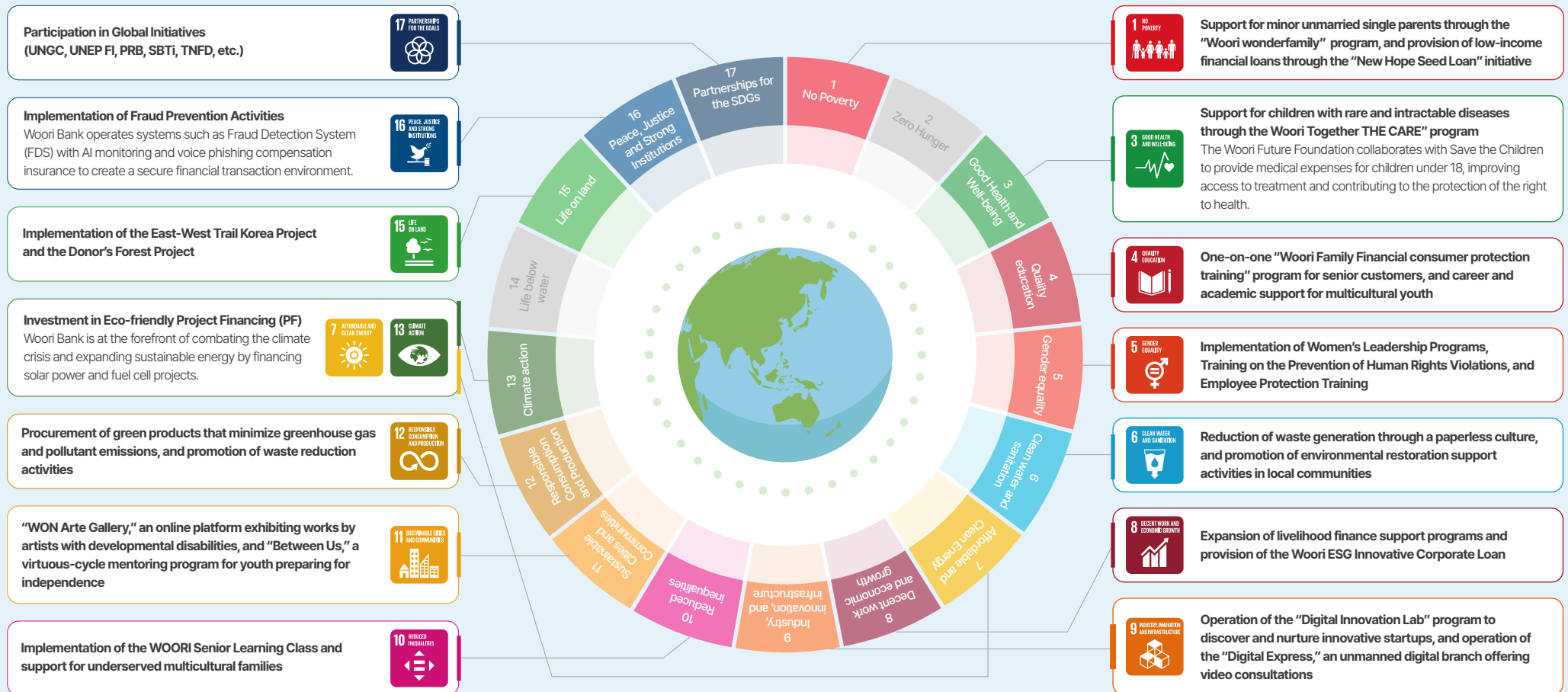
ESG Impact Matrix

UN SDGs Achievement Performance

UN SDGs-aligned ESG Impacts

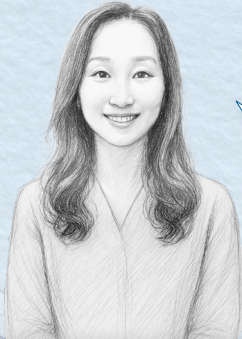
The United Nations has established the Sustainable Development Goals¹⁾ (SDGs) to promote global sustainable development, aiming for achievement by 2030. Woori Financial Group is enhancing its ESG management through tangible ESG impacts aligned with the SDGs, striving to realize sustainable future value based on these efforts.

ESG Impact Activities Aligned with UN SDGs Goals



1) Adopted at the 2015 United Nations General Assembly, the 2030 Agenda for Sustainable Development comprises 17 goals and 169 targets

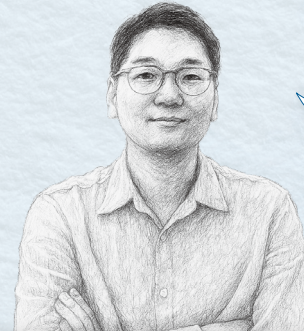
WOORI ESG Impact The Beginning of Our Journey



Woori Financial Holdings
ESG Management Department
Senior Manager **Choo Hye-mi**

ESG impact measurement serves as a key tool for Woori Financial Group in advancing as a 'Trusted Financial Group.'

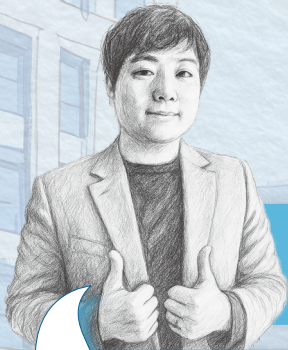
ESG impact measurement is more than just a tool for managing numbers; it serves as an important reference point demonstrating how each group company's activities are driving change across society. Moving forward, we will actively strive to continuously enhance our ESG impact measurement framework, ensuring it becomes a foundation that supports sustainable value creation throughout the entire group.



Woori Bank
ESG Co-prosperity Banking Department
Deputy General Manager **Cha Jae-beom**

We will promote social value through inclusive and co-prosperous finance, realizing a sustainable future.

Woori Bank has been providing tangible support to financially vulnerable groups and local communities through mutually beneficial finance. Various tailored support programs create social value while strengthening the bank's foundation for sustainable management. Moving forward, we will continue to expand ESG impact outcomes and faithfully fulfill the bank's core financial role.



Woori Card
Public Relations Team
Assistant Manager
Yang Hyun-mo

We will create our own ESG story through ESG impact measurement.

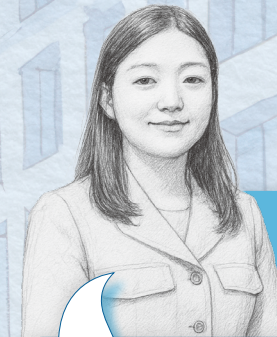
Woori Card fosters a sense of pride among employees and strengthens trust with customers and society through ESG impact measurement. The Public Relations Team continuously monitors and promotes the social value of each activity and will continue to manage ESG performance systematically based on quantitative measurement and share the results with society.



Woori Financial Capital
ESG/General Affairs Department
Manager
Kim Min-ji

We will enhance our social impact and place greater focus on meaningful ESG initiatives through continuous ESG impact measurement.

Woori Financial Capital provides lease and rental financial services for electric vehicles and supports eco-friendly economic activities through continuous green bond issuance. Woori Financial Capital aims to implement an ESG impact measurement system that not only achieves short-term performance but also realizes long-term social value.



Woori Future Foundation
Group Brand Strategy Department
Manager
Kang So-young

We will quantify non-financial performance to demonstrate the effectiveness of social contributions and develop them into sustainable models.

The Woori Future Foundation anticipates that ESG impact measurement will enable objective verification of how its initiatives have affected beneficiaries' lives. Moving forward, the Foundation will manage long-term performance indicators such as self-reliance rates and employment retention, extending beyond short-term support, and will continue to develop social contribution activities into sustainable models that foster meaningful change.

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As the saying goes,
“When one generation plants a **tree**, the next generation enjoys its **shade**.”
With a strong sense of responsibility and mission, Woori Financial Group
will continue to build trust and harmony, creating a **better future** together.

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