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GREEN MANAGEMENT POLICY

iM Financial Group and its subsidiaries (hereinafter referred to as "Group") prioritize green management aspects in all business activities and make continuous improvements to minimize negative impacts on environment such as resources, energy, greenhouse gases, climate change, and biodiversity. In order to fulfill our environmental responsibilities and contribute to the preservation of the global environment, we will pursue the following.

1. Compliance with Relevant Laws and Regulations

- We comply with and actively implement environmental laws and regulations applicable to the Group and all matters we promise to comply with.

2. Establishment of a Green Management System

- In order to implement the green management policy, we set and implement green management goals and continuously improve green management performance through regular inspections.
- To systematically promote and manage green management across the Group, we report green management performance and related issues to Chief officer in charge of ESG, ESG councils, and ESG committee within the board of directors and support their decision-making.

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- We recognize the importance of green management through education and training that changes the awareness of green management and encourages all executives and employees to actively participate in green management.
- We establish a green supply chain by supporting the Group's partner companies to raise their awareness and strengthen their capabilities in green management.

3. Resource Use and Wastewater/Waste Management

- We use resources and energy efficiently and prioritize the use of green products, renewable energy and raw materials, and high-efficiency materials that have a less negative impact on the environment.
- To ensure the sustainability of water resources, we implement various water resource conservation activities and minimize wastewater discharge.
- We minimize environmental pollution by establishing and implementing management standards and resource circulation systems for waste generated from business activities.

4. Climate Change Mitigation and Biodiversity Conservation

- To facilitate the transition to a low-carbon economy, we continue to monitor greenhouse gas and pollutant emissions and establish and implement policies and strategies to reduce the emissions.
- We establish a system to manage the impact of the Group's activities on biodiversity and natural capital and nature-related risks, and promote various activities to preserve biodiversity and natural capital, such as ecosystem preservation and prevention of forest damage.

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5. Expansion of Green Finance

- We continue to develop products and services based on green management and actively support domestic and overseas eco-friendly business investments, encouraging high-carbon emitting companies to transfer to green companies.
- When providing financial supports and investments, we make responsible decisions in consideration of risks and potential impacts on the environment and society, and avoid financial supports and investments that may cause negative impacts on the environment or hinder social soundness.
- We regularly identify and monitor climate-related opportunities and risks in the asset portfolio, and establish and implement management strategies.

6. Green Management Communication

- Green management policies and implementation performance are transparently disclosed to stakeholders in accordance with domestic and international standards.

All executives and employees of the Group must understand these green management policies and do their best to achieve green management goals and improve green management performance.