

iM Financial Group Code of Ethics

Chapter 1: Preamble

1. Based on the group mission, "Make the World Everyone's Dreaming of with Warm Finance," iM Financial Group aims to be a financial group that contributes to the development of local communities and the national economy through its core values of Customer First, Ownership, and Performance-Driven results as a pioneer in new finance and a trusted partner.
2. With the ethical management vision of "A Trusted iM Practicing Sustainable Management Through Integrity and Upright Management," iM Financial Group establishes the "iM Financial Group Code of Ethics" to be observed by all executives and employees of the Group. This code aims to prevent corruption and practice ethical management throughout the process of executing the Group's mission, while fostering the proper attitude and mindset as financial professionals.
3. This Code of Ethics serves as the standard for ethical judgment and behavioral guidelines for the executives and employees of iM Financial Group. All executives and employees have an obligation to comply with the Code of Ethics to enhance ethical management and corporate value.

Chapter 2: Code of Conduct

1. Ethics toward Customers

- ① We place the highest value on customer satisfaction and the continuous generation of profit, always thinking from the customer's perspective and making every effort to deliver the value they desire.

- ② To provide appropriate products and services to customers, we prohibit unfair or unsound business activities, as well as false or exaggerated advertising, and respond to customers kindly based on our professional financial knowledge.
- ③ To provide the best financial services to customers, we always listen to their opinions and strive to promptly and accurately provide information and services tailored to their needs.

2. Ethics toward Shareholders and Investors

- ① We respect the legitimate demands and suggestions of shareholders and investors, and stably protect their interests from a long-term perspective through sound management activities.
- ② In accordance with International Financial Reporting Standards (IFRS), we provide necessary information to all shareholders in a timely, fair, and equitable manner, and do not provide undisclosed information exclusively to specific shareholders.
- ③ We endeavor to ensure that corporate value is fairly reflected in the stock price through active corporate public relations (PR) and investor relations (IR), and guarantee the legitimate exercise of shareholders' rights to the maximum extent.

3. Ethics toward Executives and Employees

- ① We respect the individuality of each executive and employee, do not discriminate based on regional or school ties, gender, religion, age, disability, marital status, or political orientation, and do our best to establish an institutional foundation to ensure that fair opportunities are granted based on fairly evaluated performance.
- ② We operate various training programs to nurture employees into professional and creative talents, secure smooth communication channels, and actively support all employees in unleashing their creativity.
- ③ We strive to create conditions that allow executives and employees to achieve a balanced work-life harmony within a culture of mutual respect and consideration, and endeavor to establish a safe and pleasant working environment.

4. Ethics toward Society

- ① iM Financial Group contributes to Korea's economic growth and job creation through lawful and legitimate business activities, and contributes to national economic development through the faithful payment of taxes. Furthermore, we fulfill our corporate social responsibility through various activities, such as practicing social contribution initiatives to enhance the socio-economic value of local communities and their members.
- ② iM Financial Group recognizes climate change and environmental issues as crucial management elements throughout the entire process of providing financial products and services, and strives for disaster and risk prevention management and clean environmental preservation by reviewing various eco-friendly activities.
- ③ iM Financial Group does not ask its executives and employees to express support for or assist a specific political party or candidate, and handles all political or charitable donations transparently in strict compliance with relevant laws and regulations.

5. Work Ethics for Executives and Employees

- ① Executives and employees shall familiarize themselves with the laws, regulations, and policies that form the basis of business operations based on the Group's vision and strategy, and perform their duties faithfully with morality and honesty.
- ② If executives and employees are coerced into or become aware of unlawful or unfair acts, they must report them immediately without concealment and strive to prevent recurrence through objective investigation and cause analysis.
- ③ Executives and employees shall respect and show courtesy to one another. They are prohibited from giving unfair instructions by exploiting their position or relationship of superiority, or engaging in acts that worsen the working environment, including workplace harassment (such as verbal, physical, or psychological attacks), workplace sexual harassment, and discrimination.
- ④ Executives and employees shall not give or receive unlawful money, goods, or entertainment under any pretext from or to any stakeholders, including customers, that exceed the boundaries socially accepted as customary.

- ⑤ In the event of a conflict of interest between the company and an individual, or between departments within the company, executives and employees shall prioritize the company's interests. If a conflict of interest occurs or is anticipated, they must notify their supervisor and relevant departments, such as the compliance department, and take appropriate measures.
- ⑥ When performing accounting treatments related to their duties, executives and employees shall comply with internal and external laws and generally accepted accounting principles, and transparently record and manage them without any false or manipulated details.
- ⑦ Executives and employees shall not leak confidential matters, customer information, or other non-public information obtained in the course of their duties to the outside, nor respond to arbitrary inquiries, and shall control access by unauthorized third parties.
- ⑧ Executives and employees shall use all tangible and intangible assets solely for business purposes, and shall not use them to pursue personal interests or for personal use.
- ⑨ To eradicate financial crimes, executives and employees shall comply with various relevant laws and regulations, including anti-corruption, anti-bribery, anti-money laundering (AML), and real-name financial transactions, and shall not engage in any illegal or expedient financial activities.
- ⑩ Executives and employees shall not engage in unfair trading, such as securities trading or market manipulation, for their own benefit or that of a third party by using inside information obtained through their duties. Any detected illegal investment activities shall be handled in accordance with relevant laws and regulations.

6. Ethics toward Suppliers and Competitors

- ① iM Financial Group shall perform its duties fairly without making unfair demands during the process of determining, maintaining, or changing prices and transaction terms in accordance with free market principles.
- ② iM Financial Group shall build mutual trust and cooperative relationships with suppliers through transparent duty execution and adhere to the signing of integrity pacts.
- ③ iM Financial Group complies with fair trade laws and regulations and strives to establish a desirable competitive order among enterprises.