

FAMILY YOUTH SOCIETY



Shinhan Financial Group
Hope Foundation

2024 Corporate Social Responsibility Report

Beautiful Journey
Together

Purpose of the Report

This <2024 Corporate Social Responsibility Report of Shinhan Financial Group Hope Foundation> has been created to introduce the key activities aimed at realizing ‘A Beautiful Journey Together’ with people for our society, which is the goal of Shinhan Financial Group Hope Foundation, and to measure the outcomes of activities to create the social value.

Scope of the Report

This report outlines the key initiatives supported by Shinhan Financial Group Hope Foundation throughout 2024, focusing on its four major areas of impact—families, youth, society, and culture&arts, communities—under the slogan ‘A Beautiful Journey Together’ All activities presented herein were carried out between January 1 and December 31, 2024. The social value generated through these initiatives has been quantified using Shinhan Financial Group’s proprietary social value measurement framework.



Scan this QR Code
to visit the Website

Further details about this report are available on Shinhan Financial Group Hope Foundation website, where the full PDF version of the report can also be downloaded

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We walk further together for greater social empathy through ‘A Beautiful Journey Together’

Jin Ok-dong
The chairman of
Shinhan Financial Group Hope Foundation



Greetings!
My name is Jin Ok-dong, the chairman of
Shinhan Financial Group Hope Foundation.

In 2024, Shinhan Financial Group Hope
Foundation continued to engage in a wide
range of social contribution activities to
walk ‘A Beautiful Journey Together’ with
communities across our society.
From strengthening the social safety net,
to providing care and childcare services,
supporting the younger generation, and
promoting culture and arts, we made
continuous efforts to bring hope to more
individuals.

Our ‘Integrated Case Management Support,’
which enables social welfare workers to
manage and assist vulnerable groups, was
expanded through business agreements with
the Ministry of the Interior and Safety and
the National Police Agency.
By working together, police officers were able
to identify individuals in crisis—especially
those in blind spots of the welfare system due
to crime-related trauma—and connect them
with appropriate social welfare services. This
allowed us to extend warmth and care to
a broader segment of the population.

Efforts to address Korea’s low birth rate also
continued. Launched in 2018, the ‘Shinhan
Dream Dodamteo’ has enhanced the quality
of care by providing customized educational

programs tailored to developmental stages
by age. In addition to the Foundation’s own
initiatives, new projects were also carried
out in collaboration with Shinhan Financial
Group affiliates. One such initiative is the
transformation of existing corporate daycare
centers into ‘shared daycare centers,’ which
are open to children of employees from small
and medium-sized enterprises(SMEs), not just
those of Shinhan employees. In alignment
with this initiative, the Foundation launched
a new Daycare Support Program this year,
offering childcare subsidies for children of
SME employees. Through this program, we
aim not only to foster mutual growth with
SMEs but also to expand support efforts
aimed at overcoming the low birth rate crisis.

In addition, through the ‘Leading by Example
Relay’—a social contribution campaign in
which employees from all Shinhan Financial
Group affiliates voluntarily participate in
everything from planning to donations and
volunteering—the Foundation established
a new donation platform. This platform
enabled us to transform employee

contributions into tangible support, such as
providing essential supplies to vulnerable
groups during the winter season, thereby
putting the spirit of sharing into real action.

In 2024, the Foundation’s initiatives received
positive recognition from society. We were
honored with the Minister of Education Award
at the Korea Education Donation Awards and
were selected as an ‘Employment-Friendly
CSR Company’ by the Ministry of Employment
and Labor—testaments to the sincerity and
impact of our work across various fields.

We believe these achievements reflect how
our continued on-the-ground efforts are
translated into meaningful social value.
We extend our heartfelt gratitude to the
social workers, police officers, public
institutions, and private sector partners who
have remained dedicated in their respective
roles.

When we walk together, we can go further.
At Shinhan Financial Group Hope Foundation,
we will continue to uphold the value of
‘A Beautiful Journey Together,’ striving to be a
reliable partner that reaches out first wherever
society needs us most.

We will strengthen our collaboration with
local communities and develop programs that
enable even broader participation.
We sincerely invite your continued interest
and involvement as we move forward on
this journey toward a brighter future for our
society. We wish you all good health and
happiness in 2025.

Thank you.

Foundation Programs at a Glance


Shinhan Financial Group Hope Foundation conducts a comprehensive assessment of the diverse challenges faced by various sectors of society. Through annual evaluations of our programs, we continuously expand existing initiatives or explore new ones based on identified needs.

In 2024, this ongoing process led to the implementation of several key projects. In particular, we aligned our efforts with the United Nations Sustainable Development Goals(SDGs)—a set of global objectives to be achieved by 2030—by providing targeted support across relevant sectors and contributing to the realization of these shared goals.

아름다운 동행

Family	Youth	Society	Culture&Arts, Communities
			
			
Integrated Case Management Support for Social Welfare Workers and Police Officers	Shinhan Supports Youth(Shin-cheong-hae)	Startup Support(Shinhan Square Bridge)	Culture and Arts Support Project
Shinhan Dream Dodamteo	Global Young Challenger(Shinhan GYC)	Social Economy Support	Overseas Scholarship Project
Hope School SW Class	Shinhan Career On & Shinhan Career Up	 Leading by Example Relay	Academic Support Project
Shinhan Financial Education(Shinhan Easy)	Job for the Disabled		

Major Achievements in 2024

Family	Integrated Case Management Support for Social Welfare Workers and Police Officers	Shinhan Dream Dodamteo
	Support for vulnerable households and crime victims	New care spaces established and equipped
	2,194 households 5,184 people	13 locations
	Case management funding	Annual users of care facilities
	3,374,825,090 KRW	752,400 people
	Outstanding case managers recognized for excellence	Children and parents participated in educational programs
	10 people	4,311 people
	Hope School SW Class	Shinhan Financial Education(Shinhan Easy)
	Schools participated in SW education	Financial education for children
	82 schools	3,585 people
	Students attended SW classes	Financial education for vulnerable & at-risk families
	2,243 people	1,418 people
	Schools hosted Hope School SW Camps	Financial education for university students & young adults
	22 schools	1,172 people
	 'Awarded the 2024 Korea Education Donation Award' Minister of Education Award(December 13, 2024)	Online content modules provided for accessible financial learning
		147 resources

Youth

Shinhan Supports Youth
(Shin-cheong-hae)

Supported youth

1,002 people

Housing assistance funds

657,500,000 KRW

Learning space support funds

350,000,000 KRW

Global Young Challenger(Shinhan GYC)

Overseas employment support for youth

5th cohort: 42 people

6th cohort: 51 people(currently ongoing)

Overseas employment rate for the 5th cohort trainees

83%

(as of December 2024; 6th cohort in progress)

Selected

The Ministry of Employment and Labor and the Korea Employers Federation to participate in the Youth Leap Membership Conference recognized Shinhan Financial Group Hope Foundation as a Youth Employment-Friendly company(October 28, 2024)

Shinhan Career On & Shinhan Career Up

High school students participating in 'Shinhan Career On'

1,559 people

(currently in employment process)

Youth participants completed 'Shinhan Career up'

132 people

(with 53% employed within 6 months post-completion, employment ongoing)

Job for the Disabled

Support for Café Swith locations

7 locations

(including 1 mobile coffee truck; cumulative as of December 2024)

Employment rate of hearing-impaired staff at Café Swith

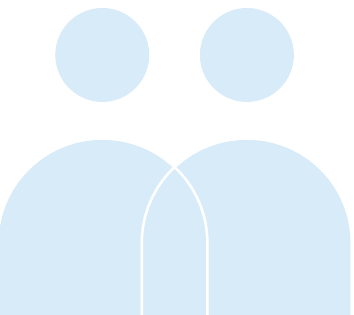
49%(18 out of 37 employees)

Disability awareness campaign participants

312,966 people

(combined on/offline)

Society



Startup Support(Shinhan Square Bridge)

Member companies in incubation

83 companies

Raised in investments

91,750,000,000 KRW

Created and sustained the jobs annually

1,809 people



Social Economy Support

Managed funds

5 funds

Total fund size

8,450,000,000 KRW

Leading by Example Relay

Number of participants among employees and executives

2,355 people

Raised funds

Approx. 92,000,000 KRW

※ 290,000,000 KRW(32%) of the financial group's donation for supporting vulnerable groups

Culture&Arts, Communities



Culture and Arts Support Project

Promising classical musicians selected and awarded scholarships

6 people

Performances held, including award concerts and solo recitals

13 recitals

Overseas Scholarship Project

International students selected and supported

161 people

Total scholarship amount

Approx. 1,500,000,000 KRW

Academic Support Project

Researchers selected and awarded scholarships

10 people

Total scholarship amount

USD 10,000

Chapter. 1

A Journey to Safeguard Family Stability

Family stability forms the foundation of individual well-being and a healthy society. We identify the everyday challenges faced by families and neighbors in our communities, work together to address their concerns, and support them in rediscovering hope and happiness in their lives.



#Social Safety Net

Integrated Case Management
Support for Social Welfare Workers
and Police Officers

#Care&Childcare

Shinhan Dream Dodamteo

#Equal Opportunity

Hope School SW Class

#Financial Literacy

Shinhan Financial
Education Program
(Shinhan Easy)



Integrated Case Management Support for Social Welfare Workers and Police Officers



Hope School SW Class



Shinhan Dream Dodamteo

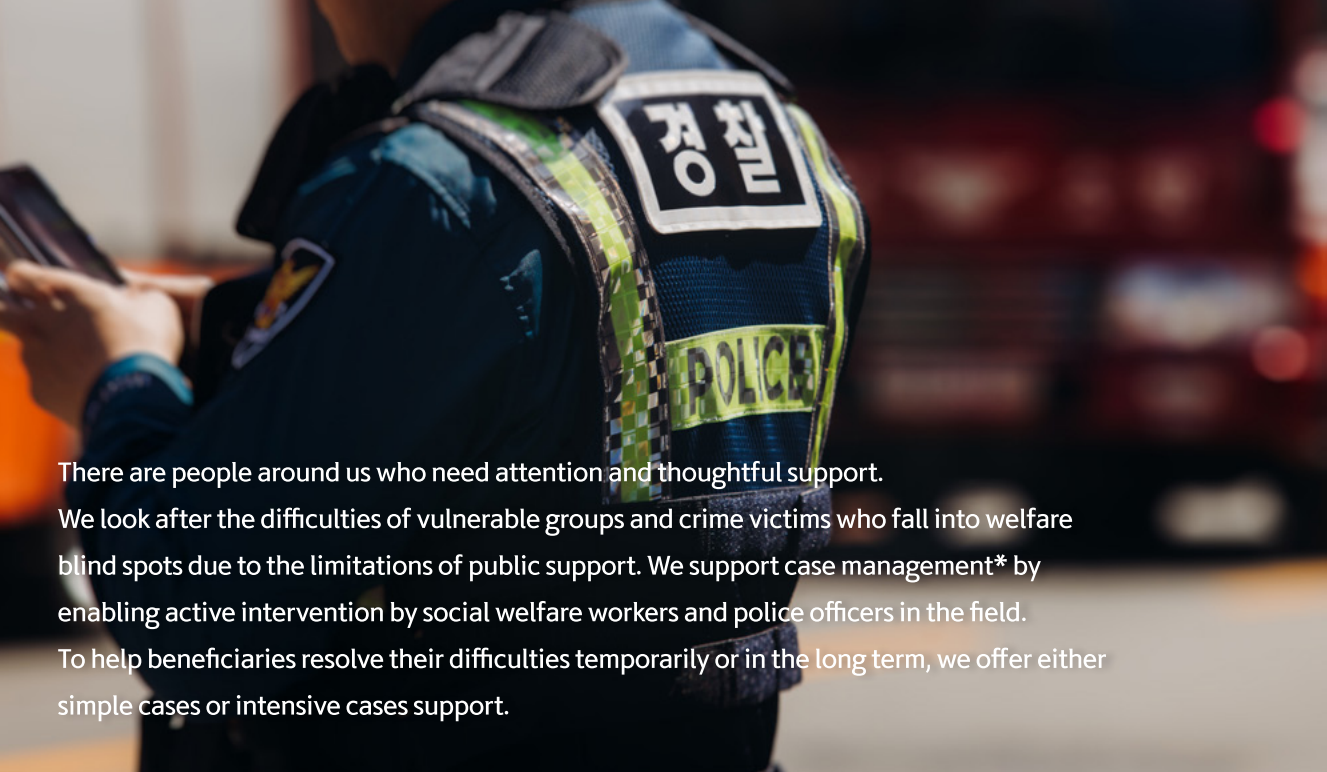
Family Stability

Social Welfare Workers and Police Officers

Integrated Case Management Support



Scan the QR code to view the 2024 program outcomes and interviews with project managers.



There are people around us who need attention and thoughtful support. We look after the difficulties of vulnerable groups and crime victims who fall into welfare blind spots due to the limitations of public support. We support case management* by enabling active intervention by social welfare workers and police officers in the field. To help beneficiaries resolve their difficulties temporarily or in the long term, we offer either simple cases or intensive cases support.

* What is Case Management?

Case management is the process in which social workers(for vulnerable populations) and police officers(for crime victims) intervene to assess and address complex needs such as psychological, emotional, economic, medical, and employment difficulties, providing appropriate social welfare services and monitoring outcomes.

Types of Support

Living expenses	Simple cases: up to 1,000,000 KRW
Medical expenses	
Educational expenses	Intensive cases: up to 3,000,000 KRW
Housing costs and housing improvement	
Case management operating costs	For intensive cases and police-cooperative crime victim cases: an additional 200,000 KRW per case

Outstanding Case Manager Awards

Social Welfare Workers	Minister of Health and Welfare Award	· Busan Morundae Comprehensive Social Welfare Center
	Korean Association of Social Welfare Centers President's Commendation	· Daegu Holt Comprehensive Social Welfare Center · Chungnam Dangjin Northern Comprehensive Social Welfare Center
	Shinhan Financial Group Hope Foundation Chairman's Award	· Gyeonggi Ansan Bugok Comprehensive Social Welfare Center · Jeonbuk Gochang County Comprehensive Social Welfare Center
Police Officers	Minister of the Interior and Safety Award	· Gangwon Donghae Police Station
	Commissioner General of the Korean National Police Agency Commendation	· Seoul Gwanak Police Station · Seoul Guro Police Station
	Shinhan Financial Group Hope Foundation Chairman's Award	· Daegu Dalseo Police Station · Chungbuk Cheongju Heungdeok Police Station

Beautiful Journey Together

Inclusive support that became a welcome rain in a barren life

Yu-kyung Bae Social Welfare Worker
Busan Morundae Comprehensive Social Welfare Center



Young-hoon(alias), who had physical disabilities and depression, found it difficult to get a stable job and was making a living by providing a chauffeur service. As the head of his household, he had to care for his elderly mother, who was receiving nursing care services. However, due to his low income and his mother's limited pension, they were struggling to cover their share of care service costs, putting the continuation of care in jeopardy. Since they hadn't changed their official residence, the family had not been detected in the administrative systems of the welfare center or social welfare institutions. Their

situation only came to light when Young-hoon's mother visited the mental health center for counseling. Upon learning this, social worker Yu-kyung Bae began full-scale case management and coordinated with local welfare agency staff to find ways to support the family. However, many of the usual support options were unavailable due to eligibility restrictions. Just in time, Bae received a notification about the support project from Shinhan Financial Group Hope Foundation. Hoping this would be their last chance, she quickly gathered the necessary documents and applied. To her surprise, the support funds were

promptly provided, resolving the care issue within the required timeframe. Additionally, the medical expense support was used to treat Young-hoon's depression, and housing improvement funds helped fix leaks and mold issues. They were also able to replace broken appliances such as the washing machine and microwave, easing daily inconveniences. Bae said, "Thanks to the wide coverage of this program, we were able to address needs that other projects couldn't, which made me feel very fulfilled as a case manager." She also reported that Young-hoon's household had regained a sense of vitality.

A thoughtful companionship that brought a reclusive girl back into the world

Yoo-min Oh Social Welfare Worker
Gyeonggi Ansan Bugok Comprehensive Social Welfare Center



Sa-rang(alias), the third of five children, had lived in a child protection facility for over four years after being separated from her parents due to neglect(hygiene, meals, sleep, etc.) had intellectual and hearing disabilities. She had suffered from auditory and visual hallucinations. Although she returned to her birth family, she continued to experience separation anxiety and extreme fear, refusing to go to school or even step outside the house. Social worker Yoo-min Oh was deeply concerned about Sa-rang, who was isolated from society at such a young age. While searching for a way to help, she

discovered this comprehensive support project. After reviewing past cases, she was relieved to see that Sa-rang could also be eligible for the support. As soon as applications opened, she submitted the necessary documents. Oh helped the father open a bank account to regularly deposit therapy fees, and encouraged the mother to attend parent counseling sessions together with Sa-rang. She also connected Sa-rang to a child psychological treatment center. Sa-rang, who had been unable to leave the house without help, began engaging with toys at the center more with each session.

She now visits the center regularly with her mother and even goes to school daily. Watching Sa-rang say, “See you again next week!” to the therapist, social worker Yoo-min Oh feels that just as Shinhan Financial Group Hope Foundation has reached out a hand to Sa-rang, Sa-rang is also making an effort to reach out and connect with the world.

Unprecedented support that restored everyday life for a mother and her two daughters

Kyung-min Jung Police Sergeant
Women and Juvenile Affairs Division, Gwanak Police Station, Seoul



Jeong-yeon(alias), the eldest daughter, endured abuse from her alcoholic father for years. But as the verbal and physical violence intensified, she finally recorded evidence and reported him to the police. Sadly, Jeong-yeon wasn't the only victim in the family. Her mother, the main breadwinner, suffered from depression, and her younger sister, who had attempted suicide, had cut herself off from the world after halting treatment due to the financial burden of hospital bills. Although she could have reported the abuse earlier, the investigation process—including collecting evidence, victim interviews, and appointing a state attorney—was an

overwhelming burden for Jeong-yeon. She had also been told by support institutions in the past that “domestic violence cases aren't eligible for support,” so she no longer had any expectations of public aid. Support for victims typically wasn't available until an investigation concluded, and Sergeant Kyung-min Jung also had to wait for the right moment to access public resources. That's why Shinhan Financial Group Hope Foundation's notice—stating that support could be provided without delay if the officer simply submitted basic documents and a recommendation letter based on the victim's interview—came as a surprise.

Since it was unprecedented to provide victim support before the conclusion of a case, Sergeant Jung was initially doubtful but submitted the application. To her astonishment, the funds were approved swiftly. The mother and her two daughters were able to immediately begin psychological and medical treatment, finally finding peace. Recently, Sergeant Jung shared that “Jeong-yeon called me with a bright voice, saying she's preparing for employment,” and expressed gratitude to Shinhan Financial Group Hope Foundation for filling the gaps in public support.

A foundation helping hand breaking the vicious cycle of domestic violence

Jong-wan Woo Police Sergeant
Women and Juvenile Affairs Division, Guro Police Station, Seoul



Sun-young(alias) had long endured suspicion, verbal abuse, and physical violence from her husband, who suffered from delusional jealousy and compulsive hoarding. Though she considered divorce, she had to care for their three children—especially their second child, who has an intellectual disability—on her own. For that reason, she felt forced to tolerate the abuse and remain financially dependent on her husband.

However, when her husband’s violence began targeting the children as well, she could no longer endure it. Sun-young reported him to the police and filed for divorce. Even after the report, her husband continued to stalk, threaten, and assault her in retaliation.

When the police imposed a restraining order and increased patrols around her home, he retaliated by cutting off all financial support, plunging the family into extreme hardship. To make matters worse, her eldest daughter, a university student, injured her leg while working part-time, and the company refused to acknowledge it as an industrial accident. Feeling cornered, Sun-young even considered reconciling with her abusive husband.

Then came unexpected news—a foundation was offering direct support for crime victims. Sergeant Jong-wan Woo, wishing for Sun-young to escape her suffering as soon as possible, promptly submitted the necessary documents.

Thanks to the rapid provision of emergency living expenses and medical aid, Sun-young’s eldest daughter was able to receive treatment for her leg, and her second child could undergo special therapy. Sergeant Woo shared, “The trash piles in their home were also a serious issue, so I coordinated with the district office to have them cleared. I also connected Sun-young to a job to help her become financially independent.”

He expressed gratitude for the foundation’s timely and compassionate intervention, which helped Sun-young and her three children break free from the cycle of domestic violence.

Filling the Gap in Public Support to Protect the Golden Hour

Mi-jin Kim Police Sergeant
Cheongju Heungdeok Police Station, Chungbuk



Q We heard the victim’s son, in his 30s, was deeply traumatized. Can you tell us more about the situation?

A His mother had been experiencing dating violence from a former partner. Even after their breakup, the perpetrator continued to loiter around her and attempted to contact family members. On the day of the incident, he suddenly showed up at her workplace and, in the heat of an argument, strangled her. The victim’s son had been helping his mother at work, so he witnessed the scene, found his mother collapsed, and was the one who called the police. He had severe anxiety disorder and relied heavily on his mother both emotionally and financially, so undergoing police investigations, pursuing punishment for the perpetrator, and enduring the legal process was were extremely mentally distressing for him.

Q The government provides support for crime victims. Why did you feel the need to apply for additional assistance?

A Normally, public support through the Crime Victim Support Center covers funeral costs and similar expenses. But in reality, the family often needs far more support. In this case, the son had no income due to his anxiety disorder and was financially dependent on his mother. He needed help covering basic living expenses like utility bills, and also with clearing out his mother’s office. I applied through this support program to cover the costs that public support did not reach, focusing on essential needs following the tragic loss of a deeply beloved mother.

Q Why do crime victims often fall through the cracks of public support?

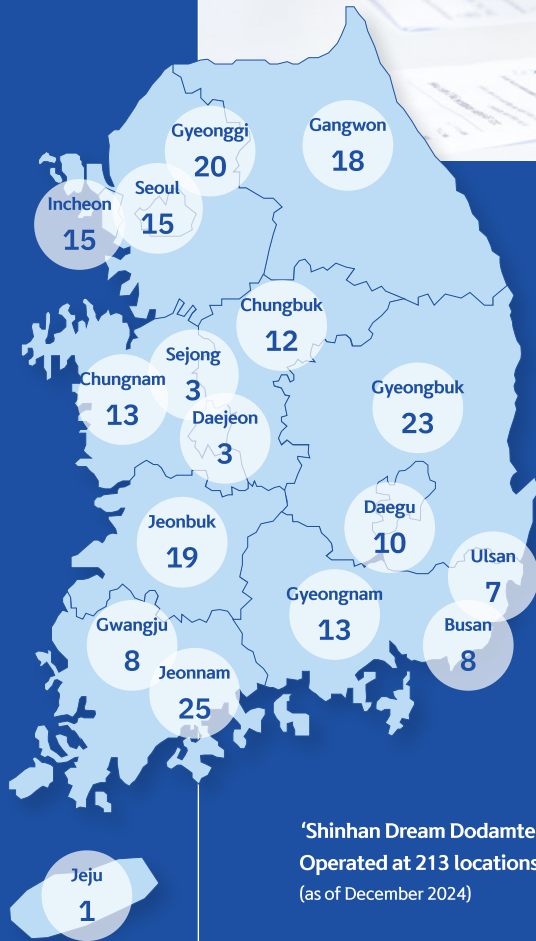
A Public assistance often has limited scope. In particular, dating violence is hard to identify because it tends to remain hidden.

That makes it even harder to access support. Victims usually end up moving to avoid the perpetrator or quitting their jobs, leading to severe financial stress. They also need long-term counseling due to emotional trauma. But the process to receive public funding can take a long time, causing them to miss the “golden hour” for recovery.

Q You mentioned that this program was faster and easier than others, and that was a huge relief?

A Yes, exactly. Other support programs often require a large number of documents, have complicated procedures, and it can take one to three months before the funds are actually disbursed. But with this program, the application process was simple, the funds were provided quickly, and the support was broad in scope—so we were able to use it where it was needed most, right when it was needed.

Shinhan Dream Dodamteo



As the number of dual-income households continues to rise, the growing gap in childcare remains a major challenge yet to be resolved. To help address this issue, Shinhan Financial Group Hope Foundation has been operating the ‘Shinhan Dream Dodamteo’ since 2018 through a public-private partnership with the Ministry of Gender Equality and Family. By utilizing idle spaces within the local community, we create shared childcare spaces that provide equipment, learning materials, and diverse care programs supporting various areas of child development.

‘Shinhan Dream Dodamteo’
Operated at 213 locations nationwide
(as of December 2024)



A Strong Support That Helped Me Go from having a Career Break to a Working Mom



Chang-hee Han is a mother of three children in 5th, 3rd, and 1st grades. Thanks to the ‘Shinhan Dream Dodamteo’ located on the 2nd floor of her apartment’s management building, she no longer worries about her kids even when she gets off work late—the center cares for her children until 8 p.m. To Chang-hee Han, the ‘Shinhan Dream Dodamteo’ feels just like her parents’ home, where she has trusted her kids from the eldest to the youngest.

- Q You send all three kids to the ‘Shinhan Dream Dodamteo’ after school to fill the childcare gap, right?**
- A** Yes. When my youngest was little, I came here for a morning early childhood program at the community childcare sharing center in the apartment. Then I found out they care for 1st and 2nd graders from 2 p.m. onwards. The programs change by day and time, and honestly, it’s even better than the school care classrooms(laughs). I’ve been sending my kids here since my eldest was in 1st grade, and now my youngest is here too. The kids think of the ‘Shinhan Dream Dodamteo’ teachers as their second moms(laughs).
- Q Have you been working continuously while raising your kids?**
- A** No. After having children, I naturally became a career-break mom. My parents were working too, so I couldn’t rely on them for childcare. I waited until the kids needed me less. I thought I’d start with part-time work once my eldest started school. Then, when I learned about the after-school care at the ‘Shinhan Dream Dodamteo’ in my apartment complex, I didn’t hesitate to start working.

Q What was the biggest help from the ‘Shinhan Dream Dodamteo’ while you were working?

A First, I felt at ease knowing my kids were at the center. Since it’s open until 8 p.m., I don’t feel rushed even if I’m late getting off work. Also, my youngest goes to a daycare in the same building, so it was convenient to pick up all the kids at once.

Working parents would all understand this—filling the after-school care gap usually means sending kids to 4 or 5 different academies, which is tough. But the ‘Shinhan Dream Dodamteo’ offers not just care, but also programs linked with the library, music therapy, plant growing, financial education, history classes, traditional games—so it’s way better than academies. Plus, my kids’ social skills improved a lot. They’ve made many friends from other classes at the center. At the end of the year, my husband even asks if it’s time to register for the next year(laughs).



Q Did the family’s economic burden ease a bit?

A Definitely. If the kids had to go to multiple academies, they’d be exhausted, and most of our income would have gone to tuition fees. I remember the year my second child wasn’t accepted into the ‘Shinhan Dream Dodamteo’—we had no choice but to increase academy attendance that year.

Q How has your family changed since using the ‘Shinhan Dream Dodamteo’?

A Without the ‘Shinhan Dream Dodamteo,’ I probably would have stayed on a career break, and both the kids and I would have been tired of full-time childcare. My older two still say they want to keep going to the center(laughs). I’ve often wondered if I could have returned to work raising three kids without a nearby ‘Shinhan Dream Dodamteo.’ I hope more centers like this open up and thrive for the sake of other working parents facing the same challenges.



A Sibling Experience for an Only Child

Seo-won Yoon

A Parent using ‘Shinhan Dream Dodamteo’ No. 24, Andong, Gyeongbuk

Located inside the Gyeongbuk Provincial Government Office is the ‘Shinhan Dream Dodamteo’ No. 24, opened in February 2019. It has gained a strong reputation among local parents, making the application process highly competitive whenever enrollment opens. For children, it is a place to share meaningful peer experiences, and for parents, a trusted space where they can leave their kids with peace of mind.



Q You’ve been sending your child to the ‘Shinhan Dream Dodamteo’ again this year after last year, right?

A Yes. Since my daughter started elementary school, she’s been attending about 4 hours a day, 5 days a week, for two years now. A parent who used it before recommended it, praising the excellent staff and programs, so I decided to send my child here too. I was actually torn between school aftercare and private academies, but chose the ‘Shinhan Dream Dodamteo’ because it offers my only child a chance to experience sibling-like relationships—something difficult for an only child. Also, I believed it would quickly respond if any issues arose. The center’s reputation among local parents as a safe place was another major factor.

Q How did you handle childcare before, while both parents were working?

A Since we had no grandparents or relatives nearby to help, filling the childcare gap was often challenging. When I was on parental leave and first caring for her, the area was a new town with very few childcare options. Before school enrollment, she went full-time to a daycare that matched my working hours.

Q Your child really likes having older and younger friends at the center, right?

A Yes, she loves it. She watches how older kids care for her and learns to look after younger ones. It’s a great natural way to

learn social relationships, and I highly recommend it to other parents raising only children.

Q Is your daughter satisfied with the programs offered at the ‘Shinhan Dream Dodamteo’?

A Very much so. She enjoys activities she wouldn’t normally experience, like pottery, career exploration, cooking, and physical activities. She also likes participating in the children’s volunteer group, which broadens her view of the community. I’m involved in the “Elementary Care Cooperative,” and I often think the African proverb “It takes a village to raise a child” perfectly describes this place. The kids look forward to parents’ cooperative days, so the positive impact of communal childcare is felt by both parents and children.



Q From your perspective as a working parent, how would your family situation be different if the ‘Shinhan Dream Dodamteo’ didn’t exist?

A The biggest challenge for working parents is finding a place you can trust to care for your children. I believe the ‘Shinhan Dream Dodamteo’ has reduced our childcare burden and provided emotional stability. Without it, we would have used school aftercare, but the satisfaction level wouldn’t have been the same.

We Asked Parents

Programs that nurture children’s dreams and personal growth



Financial Program

How Would You Have Filled the Childcare Gap If ‘Shinhan Dream Dodamteo’ Didn’t Exist?

“We probably would have sent the kids to various academies until we got off work. Honestly, I can’t think of another way since none of our family or relatives live nearby. That’s the only option we would have had.”

○○ Kim

A parent using ‘Shinhan Dream Dodamteo’ No. 154, Siheung, Gyeonggi

“I think I would have sent my kids to the school aftercare, but they wouldn’t have had the chance to do self-driven project activities like at the ‘Shinhan Dream Dodamteo.’ My first and second children have been attending since early childhood, and now they are in 8th grade and 6th grade. They even volunteer to teach English storybooks and traditional Korean idioms at the center, nurturing their dream of becoming teachers. Thanks to the good memories and experiences there, my children have had opportunities to discover and pursue their dreams.”

○○ Jeong

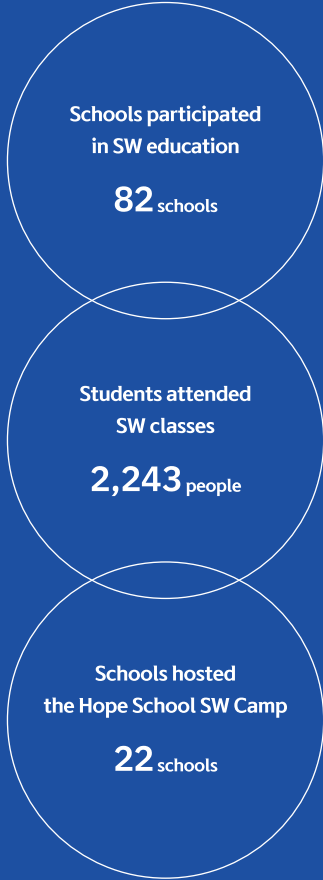
A parent using ‘Shinhan Dream Dodamteo’ No. 3, Seo-gu, Incheon

Safe and comfortable childcare spaces

‘Shinhan Dream Dodamteo’ No. 201, Yongin, Gyeonggi



Hope School SW Class



Since 2018, we have been providing SW(software) education to help students with developmental disabilities acquire the skills needed to thrive in the digital society. To support their growth as members of society beyond the challenges of disability, professional SW instructors visit special education schools across the country to deliver hands-on education. In 2024, we introduced a new ‘Hope School SW Camp’ program to expand digital learning opportunities for students with developmental disabilities living in geographically isolated and underserved island and mountain regions.



Awards ‘Awarded the 2024 Korea Education Donation Award’ Minister of Education Award(December 13, 2024)

*** What is the Korea Education Donation Award?**

Hosted by the Ministry of Education, this annual award honors individuals and organizations that have significantly contributed to promoting and expanding the culture of educational donation. Winners are selected based on program relevance, contribution level, quality and effectiveness of resources provided, and program sustainability.

Beautiful Journey Together

A Sense of Accomplishment Reflected in Students’ Expressions

Do-Young Maeng
Head of Educational Information Department,
Seoul Dongcheon School

Ensuring No One Gets Left Behind in a Fast-Changing World

Mr. Maeng’s interest in SW education didn’t start recently. Since 2015, he’s led school research groups sharing useful educational apps with fellow teachers and has contributed as a content development advisor for the National Institute of Special Education. He believes that in this era of rapid digital transformation, students with disabilities must not be left behind. Without access to SW education, they may struggle to adapt to societal changes or achieve independence in daily life. Through SW education, he’s confident that the capabilities

For the past 20 years, Mr. Maeng has been a dedicated special education teacher. His passion for digital education continues as he uses the ‘Hope School SW Class’ to help students build the future-ready skills they need for independent living.



of students with developmental disabilities can improve across various domains.

“Coding requires logical thinking, so it boosts problem-solving skills and self-expression. Watching a robot move according to their own code gives students a profound sense of accomplishment.”

A SW Class I Wanted My Students to Experience

Mr. Maeng’s wish to give students a variety of SW(software) learning opportunities came to life through the ‘Hope School SW Class’ program. The curriculum begins with

unplugged coding—requiring no computer use—and gradually expands to robot coding, allowing students to build up their skills step by step. Being selected as a participating school among so many special education institutions nationwide was already a great honor for Seoul Dongcheon School. But what left the deepest impression on Mr. Maeng was something else:

“Before classes began, we were asked to submit an educational profile describing each student’s disability. The instructor reviewed every student’s characteristics in advance and prepared personalized lessons.

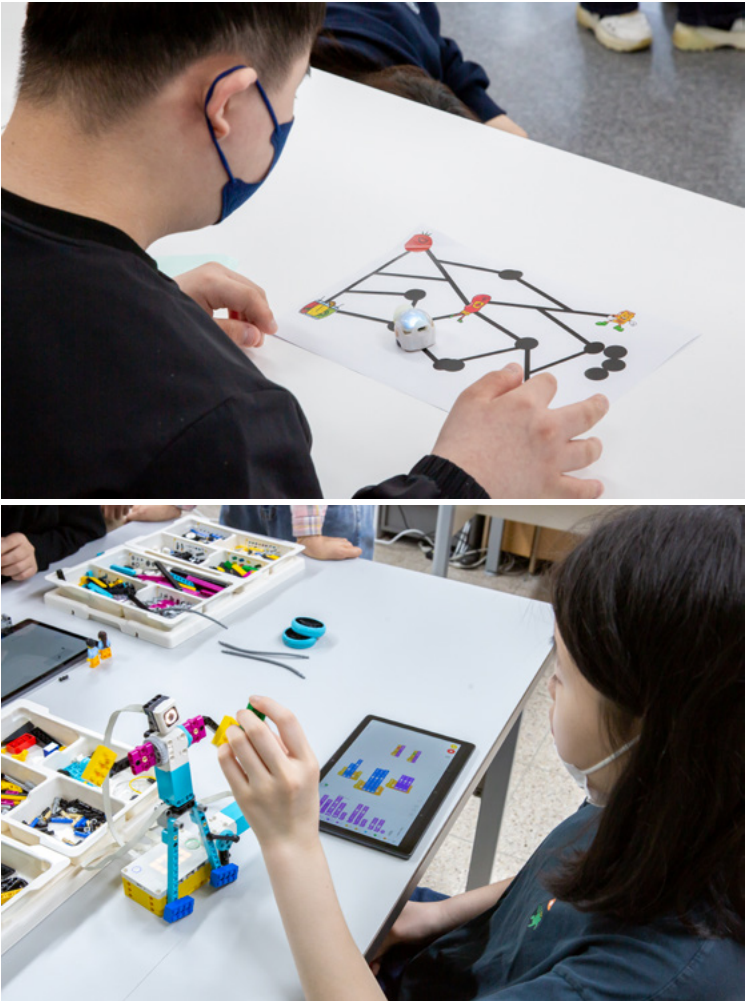
Even during break times—when they could have rested with a cup of coffee—they continued to discuss class strategies and student responses. It was clear they truly cared about the kids.”

Perhaps that sincerity came through, as the students now eagerly look forward to the days when they have their SW class. Even typically quiet students were the first to get up and head to the library, the designated classroom, and eagerly approached the instructors with questions. Seeing the students’ satisfaction when tools like Ozobot and Moblo worked exactly as they had programmed them brought visible joy to their faces—something Mr. Maeng found incredibly rewarding.

The Beginning of Small But Meaningful Changes

After witnessing reactions he’d never seen from his students before, Mr. Maeng began requesting SW classes every semester to benefit as many students as possible. He integrated the lessons into creative experience activities and career-linked subjects. In 2024 alone, he arranged for 60 students across 10 classes—from 5th graders to vocational students in the transition program—to receive SW education. “At first, there were concerns about whether such classes would run smoothly,” he recalls. “But I believed in the potential of our students.”

“Students with developmental disabilities often don’t get the same learning opportunities as others. That’s why the ‘Hope School SW Class’ is so meaningful. If this program helped them become more familiar with digital tools, and gave them a sense of accomplishment and confidence, then that alone makes it an incredibly valuable experience.”



Beautiful Journey Together

**From “It Gives Me a Headache” to “It’s Fun”
How My Daughter Discovered Joy in Learning**

Jae-young Song

Parent of a Student at Jeonbuk Hyehe School

Jae-young Song is a mother of three, including her second daughter Hee-mang(alias), a high school junior with a severe intellectual disability. With the daily demands of raising three children, she hadn’t considered giving Hope the opportunity to experience SW(software) education—until she learned that her daughter’s school had introduced the ‘Hope School SW Class.’ At first, Song worried that the classes might be too overwhelming for Hee-mang. But as she watched her daughter persist and gradually embrace the program, she discovered a new dimension of her child’s potential.

A Surprising Success in SW Education

When Song first heard that the school would be offering a coding class, she didn’t expect her daughter to keep up. Hee-mang lacked confidence in learning and rarely showed much interest in other subjects—Song assumed coding would be no different. On the first day of class, Hee-mang came home and asked, “Do I have to go? Can I skip it?” complaining of a headache. Song began to worry about how they’d get through the rest of the course.

But to her surprise, things began to change. As the classes progressed, Hee-mang became more talkative, often smiling and eagerly sharing what she had learned. She even started explaining coding concepts to her mom—something Song never imagined she’d see. As a parent who understands her daughter’s emotions just from a glance or a tone of voice, Song was amazed at Hee-mang’s growing enthusiasm.

“My daughter used to always say she couldn’t do it, that she didn’t have the confidence. But now, she tries things on her own. I know it must be difficult for instructors to teach students with developmental disabilities, but if they continue meeting them at their level, I believe the children will keep improving.”



It wasn't just Hee-mang who gained confidence—her mother did, too. Song had entered the program with few expectations, but seeing her daughter engaged, curious, and genuinely happy changed everything. Song gained the confidence that things could change—not because the child lacked the ability, but simply because she hadn't had the opportunity to learn until now.

“When Hee-mang saw her completed work, she felt so proud. Watching her realize she can do something gave me the belief that my daughter can achieve more than I thought. I'm deeply grateful to everyone who gave her this opportunity to grow.”



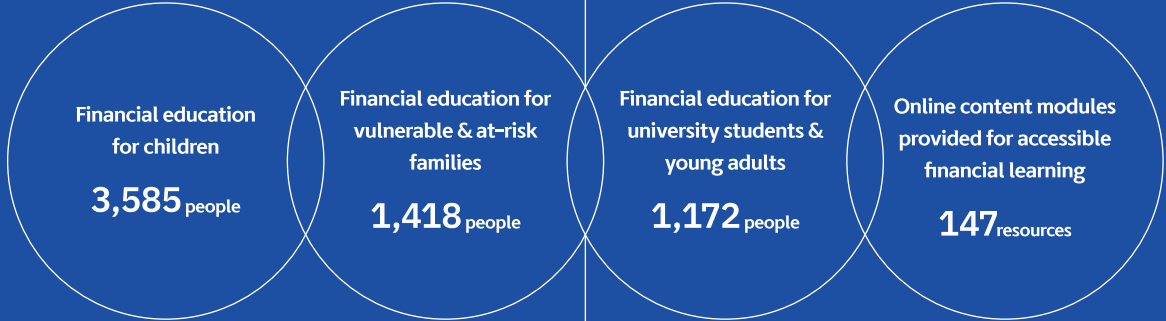
Letters from Students Who Wanted to Say Thank You



Shinhan Financial Education
Shinhan Easy



Issues such as compulsive spending, teenage gambling, youth debt, and elderly poverty are becoming increasingly serious. To help people of all generations develop sound financial habits and manage their assets wisely, Shinhan Financial Group Hope Foundation operates ‘Shinhan Easy,’ a financial education platform that offers both online and offline programs for all age groups. By leveraging Shinhan Financial Group’s expertise in financial education, the platform engages participants through interactive and practical content—such as videos, card news, quizzes, and board games—to make finance more accessible and applicable to real life.



Beautiful Journey Together

Financial Education Tailored to Every Life Stage



Financial Education for Children

Children learn to distinguish between wants and needs, build healthy spending habits, and develop money management skills such as saving and investing their allowance.

“The program used stories, games, and learning tools that made it fun and engaging for my child. It encouraged independent thinking and learning. My child now says they’re saving their allowance to buy something bigger later and often checks how much money is saved in their bank account.”

○-hee Yeo
Parent of student ○-yul Ahn(Grade 4)



Financial Education for Vulnerable & At-Risk Families

Tailored programs address the unique financial challenges faced by single mothers, single-parent families, individuals living alone, and low-income households. The goal is to support better financial decision-making and improve overall financial stability.

“I had never learned systematic money management before. It was incredibly useful to understand how to differentiate between fixed and variable expenses, plan spending, and use savings or loan products wisely. I also learned about government support systems for single-parent families and how to manage credit. It even sparked an interest in investing, and I’ve started exploring stocks and bonds with small amounts.”

○-ju Kim
Single-parent household



Financial Education for University Students and Young Adults

Young people beginning their financial journeys receive foundational education in budgeting, saving, investing, risk management, and planning for housing. The curriculum helps them establish and manage financial plans wisely.



‘Shinhan Easy’ Platform for Financial Education

The ‘Shinhan Easy’ platform offers accessible financial education from home, providing age-appropriate and household-specific programs that support lifelong financial literacy.

Chapter. 2

A Journey to Nurture the Dreams of Youth

Many young adults enter the job market without having had the opportunity to explore their aptitudes or special talents during their youth.

As employment becomes increasingly competitive, some withdraw from the job search entirely, leading to social isolation, while others struggle with job mismatches and repeatedly cycle through reemployment.

Shinhan Financial Group Hope Foundation is committed to creating an environment where young people can thoughtfully explore their strengths and map out a sustainable career path—empowering them to grow into healthy and productive members of society.



#Reducing Burden

Shinhan Supports Youth
(Shin-cheong-hae)

#Global Talent

Global Young Challenger
(Shinhan GYC)

#Expanding Experience

Shinhan Career On
Shinhan Career Up

#Opportunities for Independence

Job for the Disabled



Shinhan GYC



Shin-cheong-hae

Youth Dream



Shinhan Career On & Shinhan Career Up

Shinhan Supports Youth

Shin-cheong-hae



Economic insecurity can significantly undermine the motivation and confidence of young people preparing for employment. In particular, those who move from rural towns and smaller cities to metropolitan areas in pursuit of better job opportunities face even greater financial burdens. To help alleviate this pressure, Shinhan Financial Group Hope Foundation signed an MOU with the Ministry of Employment and Labor in 2023. Through this partnership, Shinhan Financial Group Hope Foundation supports youth from non-metropolitan and small cities, as well as those from vulnerable backgrounds, who are participating in government-sponsored vocational training programs. The goal is to help them focus on their job search without the added stress of living and learning costs.

Program Overview

Eligibility	Young individuals participating in vocational training programs supported by the Ministry of Employment and Labor. * Priority is given to youth from non-metropolitan or small cities and those from households earning below 80% of the median income.	
Support Categories and Amounts	Residential Expenses	Up to 500,000 KRW per month(includes housing, transportation, meals, and education-related expenses)
	Learning Space Expenses	Up to 200,000 KRW per month(covers study rooms, study cafés, and regular cafés)
Support Duration	Up to 6 months	

Like a Ladder Placed on a Steep Hill to Make the Climb Easier

Participant of ‘Shin-cheong-hae’ Program
Ulsan

This young participant had long been interested in stocks and investments and was preparing for a career in IT development within the financial sector. While taking a job training course in that field, they came across the ‘Shin-cheong-hae’ program, which helped ease the burden of rent and allowed them to focus more on their studies. Thanks to the support, they landed a job earlier than expected and now commute to the company they had hoped to work for.

Q Did receiving financial support through ‘Shin-cheong-hae’ help with your job search?

A Absolutely. I’m originally from Ulsan, but I attended university in Seoul and lived on my own. So I had to work part-time whenever I could to cover living expenses. The 1.4 million KRW I received over two months—700,000 KRW per month—was a big deal to me. I used the 500,000 KRW monthly living support entirely for rent, and the 200,000 KRW for learning space helped me study at cafés and study rooms. Being able to save on rent made it easier to manage daily expenses, and I felt more confident meeting people to share job info. When you’re not financially secure, you can’t help but feel a bit small or self-conscious—but this support helped lift that weight.



Q Was the living cost support especially helpful since your hometown is outside the Seoul area?

A Definitely. Without that support, I probably would’ve had to take on another part-time job just to cover rent. From my experience, depending on the cost of tuition, you need about 2 million KRW per month to cover rent, living expenses, and academy fees. So getting around 30% of that from ‘Shin-cheong-hae’ made a real difference.

Q How did you first hear about the ‘Shin-cheong-hae’ program and apply?

A A fellow trainee who was also preparing for a job told me about it. He said the application process was simple, and that you just need to submit receipts after spending. The word spread among trainees, and more people applied. Since I couldn’t manage a part-time job while training, this support allowed me to focus entirely—training from 8 a.m. to 5 p.m., and self-study until 10 p.m.



Q You could have prepared for a job from your hometown. Why stay in Seoul?

A For IT development roles in the financial sector, it’s more advantageous to prepare in Seoul. There are more training centers for IT certifications and interview skills here. Most financial companies are also located in Seoul, so I could avoid the hassle of traveling up for every interview. Plus, a lot of job openings and insider info never make it online—you hear about them much faster in Seoul.

Q What did the ‘Shin-cheong-hae’ program mean to you as a job seeker?

A These days, looking for a job feels like climbing a steep hill—really exhausting. For someone like me, who has to earn a living while preparing for a job, that hill feels even steeper. But this program felt like someone placing a ladder on the slope and saying, “It’s okay to take a shortcut here if it’s too tough—just focus on climbing higher.” Thanks to the support, I could focus solely on studying, and I think that’s why I was able to find a job sooner.

Now I’m happily working at a company I really wanted. I hope ‘Shin-cheong-hae’ continues to be that ladder for other job seekers climbing their own uphill roads.



Scan the QR code to hear a real story shared by a young participant of the 2024 ‘Shin-cheong-hae’ program.

A Programmer’s Dream, Clearer Than Ever in a Lightened Daily Life

○**Ryeol Heo** Job Seeker
Seongnam, Gyeonggi

Back in high school, I joined an eight-month programming vocational training course at a teacher’s recommendation. That experience sparked my interest in programming, and I chose it as my university major. While learning was enjoyable, the sheer number of languages and technologies left me confused about which direction to take. To reflect more on what truly suited my interests and strengths, I enrolled in the Ministry of Employment and Labor’s “Java-Based Backend & AI Big Data Analysis” course. Classes ran from morning to evening, leaving no room for a part-time job, so I had to save money wherever I could. Then I found out about ‘Shin-cheong-hae,’ and it felt like rain after a long drought. The monthly stipend significantly eased my financial worries—I spent around 78,000 KRW on meals, 62,000 KRW for public transport(using the Climate Companion Card), and about 60,000 KRW on test and certification fees. Since I needed to do computer work, I studied mainly at regular cafés rather than study rooms. Thanks to ‘Shin-cheong-hae,’ I was able to take my certification exams without stress and completed the training course with 100% attendance. When career anxiety and financial worries weighed on me during the program, ‘Shin-cheong-hae’ became the support that held me up. Now, I have a new dream—to become the kind of programmer who, like this program, helps others in meaningful ways.

Confidence to Launch a Startup, Powered by Steady Support

○**Jeong Jeong** Job Seeker
Daejeon

Since I was a child, I loved coming up with new ideas. As I prepared to enter the job market in service planning and product management, I built up experience through internships, competitions, and extracurricular programs. However, most companies required at least three years of experience in these roles, so I had to pivot into a sales position to get a job. But the long hours, rigid atmosphere, and the nature of the work didn’t suit me. While rethinking my path, I set a new goal—starting my own business, creating something with my own hands. So I left my job and enrolled in the “Sparta Coding Club Android App Development Program(Startup Track), 4th cohort” using the National Tomorrow Learning Card(a government training subsidy program). I spent six months, from 9 a.m. to 9 p.m. daily, building up the skills to develop an app—but having lost a steady income, my bank balance and mental peace both dwindled. That’s when I discovered ‘Shin-cheong-hae,’ almost as if by fate. With its support, I was able to cover food costs, study café fees, and take additional courses I’d been wanting to attend. Having quit my job, I was filled with anxiety about the future—but ‘Shin-cheong-hae’ gave me the confidence that I could still do anything. At the start, I just wanted to complete my app—but now, it’s being reviewed for listing on the Play Store. I wouldn’t have come this far if it hadn’t been for ‘Shin-cheong-hae,’ which helped me keep going and never give up.

What does
‘Shin-cheong-hae’
mean to you?

To me, ‘Shin-cheong-hae’ is a cheat key for life in Seoul

“When I moved from Busan to Seoul, my biggest worry was the financial burden. But thanks to ‘Shin-cheong-hae,’ I could focus entirely on preparing for my job without any worries. I was able to successfully obtain costly certifications like SAP and CKA. With financial stability supporting me, I could concentrate on studying and eventually got the certifications I wanted and landed a job, starting the career I dreamed of in Seoul. ‘Shin-cheong-hae’ was not just financial support but a cheat code that changed the direction of my life.”

○Wan Han Job Seeker
Busan

To me, ‘Shin-cheong-hae’ is like ChatGPT

“During the Pro Digital Academy’s web developer course, two things helped me a lot with my studies: ‘Shin-cheong-hae’ and ChatGPT. Just like ChatGPT answers users’ questions, ‘Shin-cheong-hae’ supported me whenever I faced difficulties, boosting my learning efficiency. It also provided me with tailored support exactly when I needed it.”

○Woo Mo Job Seeker
Goyang, Gyeonggi-do

To me, ‘Shin-cheong-hae’ is the foundation for entering society

“I entered a university abroad and, except for foreign language skills, I didn’t build many credentials by the time I was a senior. At first, I covered job prep costs through the National Employment Support System and part-time jobs. Then I found a government-funded training course in my desired field, but preparing for certification exams in Seoul without any connections was financially challenging. For me, ‘Shin-cheong-hae’ became the nourishing support that allowed me to prepare for employment and grow while living in Seoul. Thanks to being free from financial worries, I succeeded in achieving my goals, like obtaining trade and logistics certifications and completing the government-funded training course.”

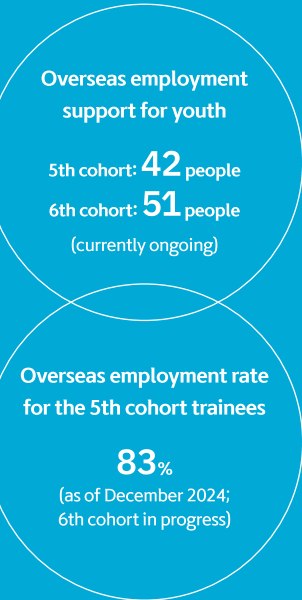
○Sol Bae Job Seeker
Jecheon, Chungbuk



Global Young Challenge
Shinhan GYC



Selected The Ministry of Employment and Labor and the Korea Employers Federation to participate in the Youth Leap Membership Conference recognized Shinhan Financial Group Hope Foundation as a Youth Employment-Friendly company(October 28, 2024)



We provide opportunities for overseas employment where young talents can grow as global professionals. To equip youth with necessary skills for local demands, we offer specialized training in language, job skills, and culture by country, along with overseas training and company matching as an integrated support package. Participants stay in dormitories at Hankuk University of Foreign Studies and receive close management and continuous encouragement from dedicated country coordinators to maximize employment success rates.

Program Highlights

Support for Overseas Employment Preparation	· Provide language, cross-cultural, and job competency training necessary for overseas employment through a collaborative project with Hankuk University of Foreign Studies and KOTRA · Support employment preparation expenses such as airfare and local field trips
Overseas Employment Matching Support	· Provide company information using overseas networks · Offer continuous employment matching support through 1:1 total care with dedicated country coordinators

Beautiful Journey Together

The Magic Key
That Opened the Door
to a New World

Graduates of the 5th cohort of ‘Shinhan GYC,’ who began their training in September 2023 and completed it in April 2024, spent seven months enhancing their skills for employment in Vietnam, Hungary, Poland, and Japan. As a result, graduate Go-woon Park is starting a new turning point in life in Japan, and graduate Min-jung Kwon is doing the same in Hungary.



Go-woon Park Graduate
‘Shinhan GYC’ 5th Cohort – Japan Program

Q Congratulations to both of you on your employment. How have you been since the training?

A Go-woon Park I was hired as a system engineer at a Japanese IT company and am waiting excitedly to start. I am preparing to move to Japan while receiving congratulations from family and friends. My first day at work is in two months.

A Min-jung Kwon I’ve been in Hungary for about a year. I work in the finance team at Shinheung SEC’s EU branch, a company that manufactures secondary battery parts, handling funds and accounting. My days are busy.

Q Many people hesitate to think about working overseas. What made you decide to work abroad?

A Min-jung Kwon I have been interested for a long time. When I was a sophomore at university, I mentioned overseas work to the student council and professors, but they reacted negatively. However, I believed I could always find a job in Korea later, so I really wanted to improve my skills abroad. I wanted to experience different cultures and improve both my foreign language skills and job abilities.



Min-jung Kwon Graduate
‘Shinhan GYC’ 5th Cohort – Hungary Program

A Go-woon Park I feel similarly. My life motto is “If you want to do something, go for it,” and overseas employment was on my list of challenges. Thanks to that, I’ve started my career abroad. Moving forward, if I find something new I want to challenge myself with in a new environment, I’ll definitely try it.

Q There are other overseas employment programs, so how did you learn about and apply for ‘Shinhan GYC’?

A Min-jung Kwon Since my goal was overseas employment from the start, I looked for government-supported ways to work abroad. I also visited overseas job fairs and applied through overseas job sites like WORLD JOB. Then, I learned about ‘Shinhan GYC’ through my university’s overseas employment program. It’s operated by several accredited

institutions, so I trusted it more than other programs.

A Go-woon Park I also trusted it because three reliable organizations cooperate to run the training. Especially since it’s the only overseas employment program that includes a residential component and local courses, I didn’t hesitate. People around me were surprised such a good program existed.

A Min-jung Kwon Interestingly, among the 6th cohort trainees, some applied after seeing my blog. I’ve kept a blog for personal daily records for a while, and many people asked me about ‘Shinhan GYC’ after reading it. I believe some of them got accepted and are now undergoing training.

Q ‘Shinhan GYC’ offers various support programs. Which helped you the most with employment?

A Go-woon Park Honestly, when I started the training, I had no experience with Japanese or IT—I had to start learning hiragana (Japanese characters) from scratch. They provided such high-level Japanese language education that even a beginner like me was able to pass JLPT N1(the highest level of the Japanese Language Proficiency Test). The

IT training was also systematic and easy to follow.

A Min-jung Kwon From what I’ve seen, no other overseas employment program teaches the local language as professionally as ‘Shinhan GYC.’ When I first got the job, I said, “Sziaztok a Magyar nevem Lilla”(“Hello, my Hungarian name is Lilla”), and my Hungarian colleagues’ eyes lit up. When I talked about Hungarian holidays, they were amazed and excited, asking how I knew so much.

A Go-woon Park What I learned really paid off. Also, mock interviews and feedback on the ES(Entry Sheet, a combination of resume and self-introduction used in Japan) were extremely useful during job preparation. Writing and speaking what you want to say can be different, but getting feedback helped me improve and polish my answers.

A Min-jung Kwon The fact that there is no financial burden is also a huge help. Many people don’t challenge overseas employment due to lack of information, language



education, or mock interview training—all of which involve costs. But with all costs covered—including accommodation and a quality curriculum plus overseas training—there’s no financial stress, so you can focus fully on studying.

A Go-woon Park I totally agree. They feed you, shelter you, teach you, and train you for interviews during the residential program. Is there any other overseas employment program that supports trainees this comprehensively? The phrase I said the most during training was, “I think ‘Shinhan GYC’ cares about my employment more than I do.” They support you in every way, so you just have to trust and follow ‘Shinhan GYC.’

Q How do you think preparing for overseas employment without the ‘Shinhan GYC’ training would have been?

A Go-woon Park Since preferred qualities for Japanese companies differ from those in Korea, I think I would have struggled a lot writing the ES. Also, I probably wouldn’t have had proper advice. Thanks to the ES feedback and guidance from ‘Shinhan GYC,’ I was able to write my ES aligned with what Japanese companies look for.

A Min-jung Kwon Right. Because I learned Hungarian and local culture, I was able to prepare for employment that fits the local context. Administrative procedures like visa issuance would have been very difficult alone, but thanks to ‘Shinhan GYC,’ it went smoothly.

Q Working and living alone overseas is not easy. Did you have any worries about that?

A Min-jung Kwon I had heard that overseas work is tough, but after trying it myself, I think the advantages outweigh the drawbacks, so I hope people don’t get too scared. Through ‘Shinhan GYC,’ you have seniors, juniors, and peers you can rely on, which makes adapting easier. There are four of us working at my company, including peers from the program. Nowadays, I’m thinking I can really settle down in Hungary.

A Go-woon Park Luckily, there is a senior at the company I’m joining. I got interested in the company through a special lecture called “Conversation with Seniors,” where they explained the company to us. The senior who gave the lecture also read my ES and gave me advice, which helped a lot in getting hired. I think this connection between seniors and

juniors is a big strength of ‘Shinhan GYC.’

Q After successfully finding a job through ‘Shinhan GYC,’ what changes have occurred in your life?

A Go-woon Park Personally, it was a turning point where the direction of my life completely changed—whether to start my first social life in Korea or overseas. And it changed positively. I’m really looking forward to my life in Japan.

A Min-jung Kwon In Korea, I used to think home was the safest place to be, but now I have a more open mindset and enjoy traveling around Hungary during my holidays. Since I’m living in Hungary anyway, I’m planning to get the ECL B1(Hungarian language proficiency certification) and OPIc AL(daily English conversation ability test). I want to use this as an opportunity to grow even more.

A distant dream of employment in Vietnam becomes reality

Seo-hyun Lee Trainee
'Shinhan GYC' 6th cohort - Vietnam Program

While preparing for employment, I searched for job information and training programs through various channels. One of them was the government-supported K-Move School Vietnam training, but Instagram's sharp algorithm showed me the recruitment ad for 'Shinhan GYC' 6th cohort. Rather than a program focused on training for a specific job, I felt that 'Shinhan GYC,' which helps trainees discover the job best suited for them during training, would suit me better. I was happy to be selected but also worried before entering the program because at that time, the only Vietnamese I knew was numbers one

to five. However, thanks to daily lessons with native teachers, when I arrived in Vietnam for overseas training, I realized I could read quite a bit of Vietnamese and communicate with locals. While staying in Vietnam, I am pushing myself harder in my studies and strongly feel the importance of local networks. I am currently preparing to apply for sales and marketing positions at Korean companies in Vietnam. Since coming here, my determination to work abroad has become stronger, and I want to start my career in Vietnam.

A time filled with the desire for inner growth

Chae-young Lee Trainee
'Shinhan GYC' 6th cohort - Hungary Program

I had heard about 'Shinhan GYC' through a college friend. However, at the time, I was working and not very interested because it wasn't an English-speaking country. About two years later, while considering changing jobs, I saw the 6th cohort recruitment announcement. After reading trainees' reviews, I found the well-organized program very appealing. Also, the fact that the program had been running for five cohort gave me a sense of trust. At that time, my strong desire for inner growth through foreign languages was fulfilled by meeting the Hungarian language professors at 'Shinhan GYC.' The environment where I had to speak at least one sentence

in Hungarian in every class was perfect for improving conversational skills. Having roommates with similar concerns and the ability to interact with senior trainees after employment provided emotional stability. Although I trained hard in Korea, the question "Can I really learn a foreign language in 18 weeks?" was answered the moment I arrived at Budapest airport. Although the country was unfamiliar, I could read signs and hold conversations. After satisfying my desire for growth, my current desire for employment has grown, and I am preparing for a job by studying at ELTE University while utilizing my job experience.

We Asked the Program Manager

What makes 'Shinhan GYC' different?



Min-ji Kim Manager
Hankuk University of Foreign Studies
In charge of the 'Shinhan GYC' Japan Program

Among overseas employment training programs, many have pre-determined employment places, but many graduates say that what makes 'Shinhan GYC' attractive is that after training, they analyze companies they want to work for and apply themselves.

Also, one of its strengths is foreign language education taught by professional instructors at the students' level. Even job seekers who didn't know any Japanese can have conversations with locals in Japan after language and culture training at our school. 'Shinhan GYC'

seems to be a program that maximizes young people's potential and leads the way in creating an environment for them to challenge themselves on the global stage. The various overseas employment cases and high employment rate clearly prove that 'Shinhan GYC' is different.

Shinhan Career On & Shinhan Career Up



We strengthen the skills necessary for employment competitiveness for vocational high school students and young job seekers preparing for employment.

For vocational high school students, we support designing portfolios by helping them discover their strengths through AI aptitude and competency assessments. For young job seekers, we provide hands-on experience to build skills required for their desired jobs through real workplace tasks.

Shinhan Career On

Vocational High School 1st–2nd Grade

- AI aptitude and competency assessments
- Specialized training courses
- Support for national certification acquisition

Vocational High School 3rd Grade

- AI aptitude and competency assessments
- Offline employment lectures
- 1:1 customized employment support
- Support for participation in PR competitions

Shinhan Career Up

Youth preparing for employment (students, on leave, re-employed, etc.)

- New employee training for skill upgrades
- Job-specific expert lectures and networking support
- Mock interviews, resume and portfolio review
- Job placement linked with corporate recruitment

Beautiful Journey Together

Strengthening Employment Competencies by Individual Strengths

‘Shinhan Career On’

The proportion of vocational high school students who delay employment or are passive in their job search due to uncertainty in career direction has been steadily increasing each year.

To address this, ‘Shinhan Career On’ offers tailored programs that help these students identify job roles that match their strengths and aptitudes, and develop the necessary skills accordingly.

“It was a time for me to discover my tendencies and strengths and gain a deeper understanding of myself. The instructor asked about my opinions and experiences, offering personalized consulting that was truly helpful. What once felt vague now feels like I have a clear guide for my job preparation journey.”

○-hee Kim
Ewha Girls’ High School of Media | ‘Shinhan Career On’ 4th Cohort Graduate

“I learned how to logically structure my interview answers using the STAR method(Situation, Task, Action, Result). Practicing with likely interview questions helped me understand how to respond effectively. It also helped me recognize areas where I still need to improve.”

○-hyun Kim
Donga Meister High School | ‘Shinhan Career On’ 4th Cohort Graduate

Building a Career Plan Based on Practical Experience

‘Shinhan Career Up’

‘Shinhan Career Up’ provides young job seekers with a six-month opportunity to gain practical experience through a virtual company called SOL Company. This initiative helps them grow into job-ready talents that businesses are seeking. By facilitating job-role matching between companies and young job seekers, the program offers practical experience to candidates and supports businesses in securing the skilled workforce they need – ultimately creating a virtuous employment cycle.

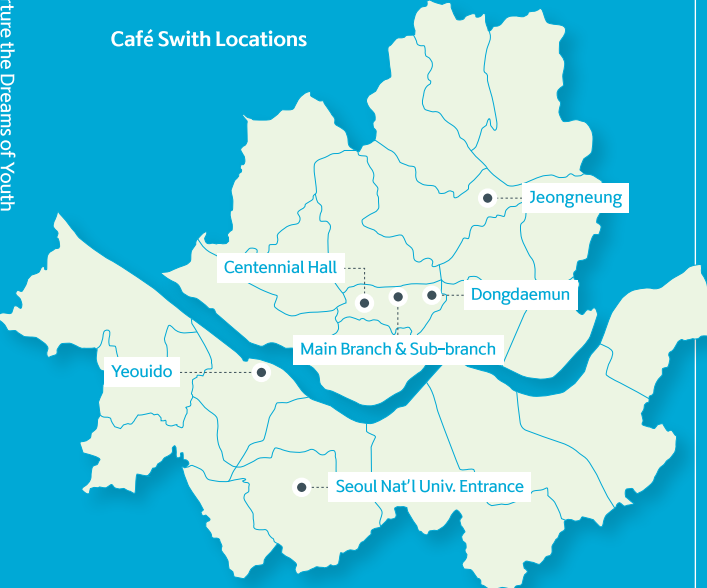
“It was a meaningful time where I got to hear about my tendencies and strengths from actual professionals. It gave me reassurance and helped me better define my career direction. I will make sure to apply what I’ve learned as I continue building my career.”

○○ Son
Job Seeker | ‘Shinhan Career Up’ 6th Cohort Graduate

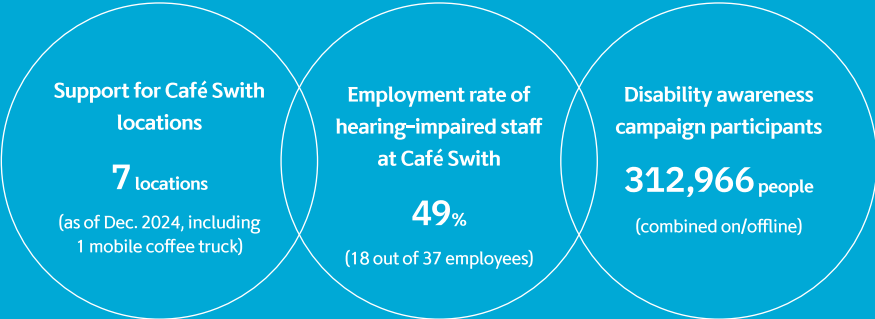
“Through this practical experience and conversations with my team leader, I was able to discover my strengths within the role. Living and working with my teammates also revealed areas I need to improve, and I received great help with building my portfolio.”

○○ Lee
Job Seeker | ‘Shinhan Career Up’ 6th Cohort Graduate

Job for the Disabled



People with hearing impairments often face high barriers to employment due to misconceptions about communication difficulties. Since 2020, Shinhan Financial Group Hope Foundation has been supporting ‘Café Swith,’ a workplace for persons with disabilities that employs hearing-impaired individuals as baristas and bakers. The goal is to help the café operate sustainably and foster a culture of non-discriminatory employment. The Foundation also supports campaigns that promote awareness and understanding of people with disabilities, aiming to improve society-wide perceptions of the hearing-impaired.



The Happiness of Being Respected as a Member of Society

In-soo Lee Barista
Café Swith Jeongneung Branch

Most hearing-impaired individuals are often employed in delivery services or factory production jobs with high noise levels. However, Barista In-soo Lee leveraged his exceptional visual concentration skills to earn a barista certification and now demonstrates outstanding beverage-making abilities while meeting customers at the café every day.

Going to work at a café where a wide variety of customers gather.

Like anyone stepping into their first job, Barista In-soo Lee had worries and fears. When he first started at the Café Swith Myeong-dong branch, it wasn't just his colleagues—many customers, including foreigners, visited daily. Ahead of starting work, he practiced various communication methods, such as sign language, texting, and using writing tablets. In the beginning, he made a few mistakes, but over time, conversing with customers became natural.

“When a customer comes in having learned how to say ‘delicious’ or ‘thank you’ in sign language, it makes me truly happy to feel a sense of connection, even without words.”

At the Jeongneung branch, where he currently works, customers leave notes of appreciation. Some address him by name—“Thank you, Barista In-soo Lee, for always greeting us with a warm smile. We'll keep cheering you on!” Others print photos of the lattes he's made and leave them with thank-you messages.

Through these moments, he realizes that making a cup of coffee isn't just about service—it's about connecting hearts.

A Turning Point Through Work

Working at Café Swith changed many things in Lee's life. Not only did his ability to communicate with strangers improve noticeably, but the routine of going to work also taught him how to manage time more effectively. His skills as a barista have improved dramatically. But most importantly, he gained a sense of stability. Having a steady job and income gave him the confidence to move forward with marriage.

“I didn't feel ready to marry without financial stability. But working at Café Swith allowed me to prepare for that step.”

With his wife—his biggest supporter—and the full backing of Café Swith, Lee recently competed and placed in the “2024 National Barista Competition for the Hearing-Impaired” taking his career to new heights.

“If more places like Café Swith existed, more people like me could have the opportunity to establish themselves and grow. The support from Shinhan Financial Group Hope Foundation goes beyond financial aid—it plays a vital role in helping people with disabilities become respected and independent members of society.”



A Society Where We Work Alongside Colleagues with Disabilities

For many, a coffee made by a hearing-impaired barista still feels unfamiliar. In-soo Lee hopes people will recognize persons with disabilities as capable coworkers who can work in equal environments. If people with disabilities are accepted as full and equal members of society—just like those without disabilities—it will lead to greater diversity in employment opportunities for them.

“A café is now a part of popular culture. If hearing-impaired baristas work in this familiar space and people with disabilities are able to showcase their abilities, wouldn’t that help break public prejudice and naturally lead to them being recognized as equal members of society?”

Just as Barista In-soo Lee hopes, encountering workers with disabilities in familiar, everyday places can help normalize their presence, making it natural for people with and without disabilities to coexist. As this natural acceptance takes root, a culture that embraces diversity will begin to flourish in our society.



Chapter. 3

A Journey to Drive Social Progress

We support companies equipped with technologies and ideas to address not only urgent national issues such as the climate crisis, population decline, regional disparities, and employment discrimination, but also region-specific challenges like the agricultural crisis and the depopulation of rural areas.

By fostering startups and supporting business growth, we help attract investment that revitalizes the social economy and drives the sustainable development of local communities.



#Startup Ecosystem

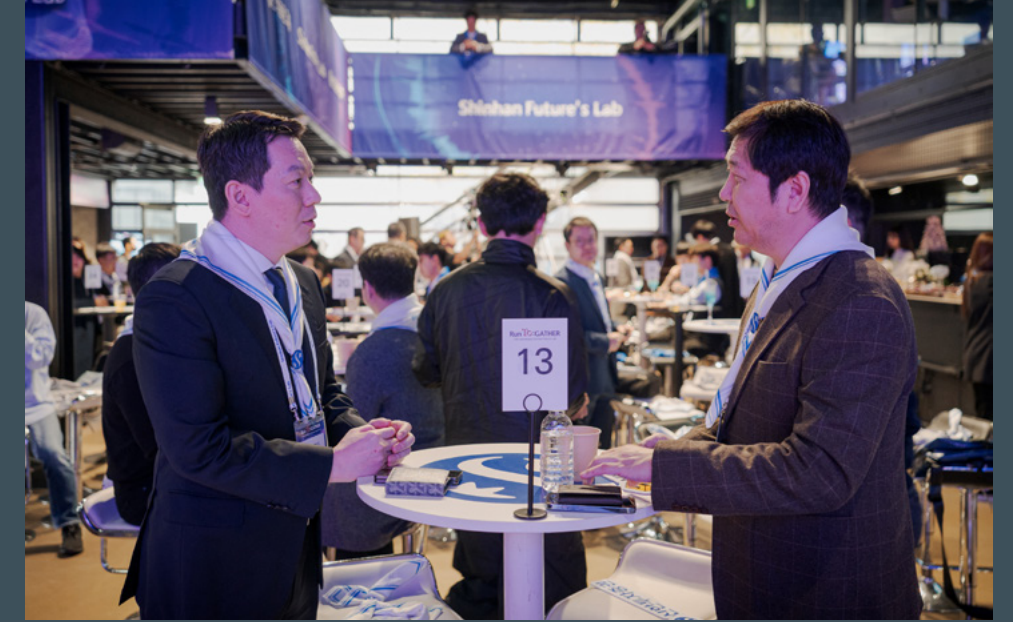
Startup Support
(Shinhan Square Bridge)

#Sustainable Development

Social Economy Support



Shinhan Square Bridge



Development Society

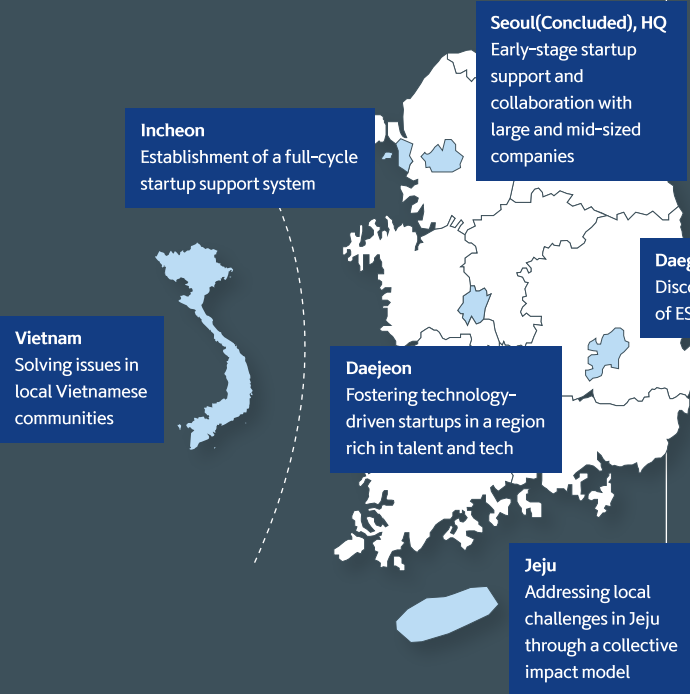


Startup Support

Shinhan Square Bridge



We focus on supporting startups that possess innovative technologies or the capabilities to address a range of social and environmental challenges in local communities—creating tangible social value. To ensure localized support, we establish regional hubs and foster businesses in specialized fields unique to each area.



Turning Global Expansion into Reality with ‘Shinhan Square Bridge’

Yu-gun Lee Executive Director of BANF
Shinhan Square Bridge Global “Shoot-Up 2nd Cohort”

BANF is gaining attention with its intelligent tire solution that extracts real-time data from moving vehicle tires. It improves fuel efficiency by 15% and extends tire lifespan by 10%. By preventing tire detachment accidents, it not only ensures safer driving for motorists but also contributes to reducing carbon footprints by improving fuel economy.

Q BANF was part of the Incheon cohort in 2022 and has since been selected for various other startup support programs. Why did you decide to join ‘Shinhan Square Bridge’ again two years later?

A Thankfully, through our participation in 2022, we were able to build a solid foundation for our global market entry with domestic commercialization consulting and overseas expansion support. While we were also selected for national programs such as TIPS, Scale-Up TIPS, and the Super Gap 1000+ Project, we believed that the additional insights and global networks offered by ‘Shinhan Square Bridge’—particularly through collaboration between

the investment and acceleration teams—would help make our global expansion even more tangible. We knew that ‘Shinhan Square Bridge Global’ operates with deep sector and technical expertise and provides support for purpose-driven global exhibitions. That aligned perfectly with our goal of meeting overseas clients and establishing a global foothold.

Q You participated in both the Incheon and Global cohorts. Were there differences in the support provided at each location?

A The 2022 Incheon program focused on comprehensive growth for early-stage startups and exploring the potential for

global expansion. That’s when we assessed and prepared for international markets. In contrast, the 2024 Global program is designed for scale-up stage companies with a strong emphasis on global expansion. Since BANF was in a more mature phase than in 2022, we were able to achieve concrete outcomes with overseas mobility companies.

Q Which part of the 2024 support was most helpful in reaching your global market goals?

A The networking opportunities with fellow startups were most valuable. We experienced unexpected synergies in terms of technological advancement and global



collaboration. Participating in “TechCrunch Disrupt 2024,” North America’s largest startup exhibition, alongside other member companies, was a major highlight. At TechCrunch Disrupt 2024, where we reached the finals of the “Startup Battlefield TOP 20,” it was a pivotal moment that validated BANF’s global competitiveness. As a result, we secured a project with one of the global top 10 commercial vehicle companies to begin in the first half of 2025, and we are currently in discussions with one of Japan’s largest tire manufacturers.

Q Has the portfolio built with ‘Shinhan Square Bridge’(Incheon and Global) helped BANF’s overseas expansion or corporate value?

A Absolutely. The portfolio developed through collaboration with ‘Shinhan Square Bridge’ has improved our credibility in the global market, stabilized our financial operations, and expanded collaboration opportunities with various international partners. These are qualitative values that may be hard to measure but are incredibly important. I firmly believe this will continue to be a foundation for BANF’s sustained growth in the global market.



Open Innovation That Lowered the Barrier to Community Entry

Agarwal Pankaj CEO of TAGHIVE
Shinhan Square Bridge Vietnam “Social Open Innovation”

Q What motivated TAGHIVE to enter the Vietnamese market through ‘Shinhan Square Bridge’s Vietnam hub?

A Vietnam had long been a market of interest for us. In 2023, we had the opportunity to participate in an exhibition in Vietnam where we introduced our solution to local students and teachers—and the response was overwhelmingly positive. As we continued to explore entering the Vietnamese market, we discovered ‘Shinhan Square Bridge’ on Facebook. They happened to be recruiting companies focused on addressing educational disparities in Vietnam, and we saw the potential for impactful collaboration with influential local institutions. We joined

without hesitation and gained a valuable entry point into the Vietnamese market.

Q Did the ‘Shinhan Square Bridge’ Vietnam program help amplify the social impact of Class Saathi beyond its commercial purpose?

A Absolutely. Education should be provided fairly to all children in every community, but that’s not the reality. In areas with poor digital infrastructure, students lack proper learning tools, and teachers struggle to analyze learning levels or provide tailored instruction. Class Saathi was designed to address these educational inequalities. That mission aligned closely with ‘Shinhan

TAGHIVE developed a smart classroom solution called Class Saathi(which means “class companion”) to help close the learning gap among students. It offers subject-specific quizzes and uses AI to analyze students’ responses, enabling teachers to easily manage learning progress. Since the system works even without an internet connection, it can be used in schools in developing countries—helping reduce educational inequality.



Square Bridge’ Vietnam’s focus on solving community issues—such as employment, disability inclusion, and education gaps. Thanks to their support in open innovation and pilot testing, we were able to establish a strong foothold locally.

Q What was the biggest barrier TAGHIVE faced when entering the Vietnamese market?

A Startups aiming to enter overseas markets face many obstacles—language barriers, legal

frameworks, business culture differences, and more. For companies that hesitate in the face of these challenges, ‘Shinhan Square Bridge’ offers the courage and practical support to take that first step. We were able to leverage Shinhan’s extensive local network to find local partners and conduct a pilot test. Had we attempted to localize our solution alone, it would’ve taken far more time and effort.

Q You mentioned discovering the possibility of localization through the Vietnam hub’s Open Innovation program?

A Yes, that’s correct. Preparing for international expansion independently would have required significant time and resources. But through the Vietnam program, we were connected with essential local experts and partners needed for initial market entry. Thanks to this, we pilot-tested Class Saathi at Yên Bái School, a public school in Vietnam, and confirmed its potential in the local market. Building on that success, we secured an exclusive supply agreement with Zodiac, a Vietnamese education company.

The Starting Point of Social Value and Sustainable Innovation

Jun-beom Park CEO of REVISIONARY

Shinhan Square Bridge Daegu “ESG Incubation 3rd Cohort”

REVISIONARY is often described as an eco-friendly fashion tech startup that successfully balances sustainability, design, and profitability. The company creates stylish fashion using recycled textile materials such as waste plastic, not only generating profit but also establishing a sustainable production and consumption system—pioneering new territory in environmental protection.



Q What does sustainable production and consumption mean to REVISIONARY?

A As a university student, I took courses on social entrepreneurship and environmental design, which led me to explore sustainable practices in fashion. I came to realize that not only materials—like sustainable fibers made from recycled plastics, surplus stock fabrics, and natural fabrics—but also the production system itself needs to change. I concluded that true sustainability in production and consumption requires a solution that manages the entire manufacturing process—from fabric selection to final delivery—as well as IT solutions that measure environmental value.

Q Are those solutions what power your B2B service BLUEWARE and B2C brand MONTSENU?

A Yes, exactly. I wanted to demonstrate that such solutions could be applied to fashion brands, which led us to launch MONTSENU, a premium designer label. The brand gained significant attention, allowing us to launch pop-up stores in department stores and be featured in curated shops and online platforms like Musinsa and 29cm.

After seeing the potential with MONTSENU, we introduced BLUEWARE, a one-stop solution covering everything from fabric selection, design, and sample production to factory connection, product photography, and delivery. Since companies need hundreds or even thousands of uniforms annually, adopting BLUEWARE’s sustainable production and consumption process can generate substantial social value.

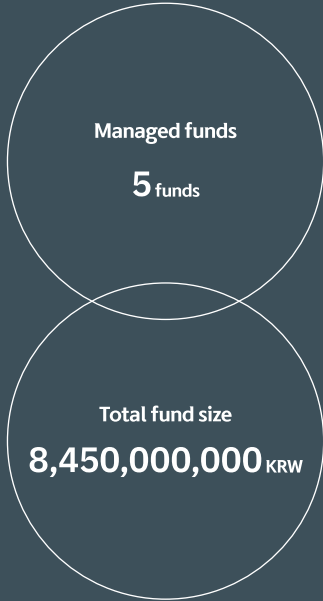
Q Did the ESG Incubation support from the Daegu hub help you build a sustainable fashion ecosystem?

A Securing sustainable materials and textiles is essential for us, and participating in the ESG Incubation program at the Daegu hub allowed us to discover and collaborate with strong local factories and excellent partners. We also got the chance to meet people we normally wouldn’t have access to—like carbon footprint experts, investors, and potential collaborators—who helped us reassess our business from new perspectives and provided diverse business opportunities. Thanks to that, I feel that the sustainable fashion ecosystem we’re part of is steadily expanding.

Q We heard you achieved visible results in terms of increased sales after joining the program?

A Yes, our 2024 revenue grew by 35–40% compared to 2023. Although we haven’t been able to execute our planned overseas business due to resource constraints, we did secure new domestic clients such as Kakao Friends and Lotte Chilsung Beverage(Sae-ro, Cheoeum-Cheoreom). I believe winning the top prize at the ESG Incubation 3rd cohort demo day also played a big role. Just like our company revenue increased, my own motivation grew—which was a meaningful change. Initially, I joined the program looking for motivation and new growth opportunities. I’m truly happy we achieved results beyond what I had hoped for.

Social Economy Support



Since October 2018, we have been creating and supporting the management of social enterprise funds to vitalize the financial ecosystem for social enterprises. By investing in high-potential(preliminary) social enterprises, companies committed to transitioning into social enterprises, and impact-driven enterprises, or by attracting external investors, we are helping to expand the reach of the social economy.

Beautiful Journey Together

Social Enterprise Fund 1



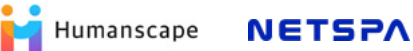
Invested in 2019 – Capital recovered in 2022



Social Enterprise Fund 2



Social Enterprise Fund 3



Shinhan Greenway Fund 1



Shinhan HGI Fund 1



Chapter. 4

A Journey United by Sharing

Sharing leads to even more sharing.

At Shinhan Financial Group, all executives and employees across our affiliates come together to participate in a relay-style social contribution project that connects hearts to hearts, delivering hope to neighbors in need of care and opportunity.



#Coexistence

Leading by Example Relay



Leading by Example Relay

Leading by Example Relay



The ‘Leading by Example Relay’ is a participatory project in which Shinhan Financial Group employees propose and vote on sharing ideas, then put them into action through both donations and volunteer work.

In 2024, the Foundation launched a dedicated employee donation platform to make giving easier and foster a stronger culture of contribution. Through this platform, approximately 92 million KRW was raised during the 4th Leading by Example Relay, which focused on providing food, clothing, and shelter support for underprivileged groups. Combined with 200 million KRW from Shinhan Financial Group affiliates, the funds were used to carry out targeted support programs.

Leading by Example Relay Vol. 4: Winter Support for Vulnerable Groups

Fundraising Period	1st Round: Dec. 16–24, 2024 2nd Round: Jan. 9–10, 2025
Raised Funds Approx.	92,000,000 KRW(290,000,000 KRW(32%) of the financial group’s donation for supporting vulnerable groups)
Employee Participants	2,355 people

On Shinhan Financial Group’s new ‘Leading by Example Relay’ donation platform, employees are building a virtuous cycle of giving

“Today’s the last day to donate! I made a small contribution, but it felt so good to see the total donations growing! Big thanks to Shinhan Financial Group Hope Foundation and all our amazing colleagues. So proud! Let’s go!”

A-○ Lim

“This new donation platform is really convenient! I hope this warm culture of giving spreads even further among Shinhan Financial Group employees!”

Hyung-○ Kim



Beautiful Journey Together

Shinhan Financial Group Donation: 200,000,000 KRW
Wintertime Food, Clothing, and Shelter Support for the Vulnerable

[Clothing]

Provided warm blankets to energy-vulnerable households; collected and cleaned old blankets for redistribution.

[Food]

Delivered meal kits to children at risk of undernourishment, offered festive holiday meals to seniors in need, and hosted one-day cooking classes for children from low-income families.

[Shelter]

Improved living conditions by replacing wallpaper and flooring with insulated materials.



Employee-Led Giving: 92,000,000 KRW Raised
Lunar New Year Mutual Support Campaign

To support small business owners impacted by sluggish domestic consumption, Shinhan Financial Group employees took part in a meaningful initiative during their lunch breaks—purchasing daily necessities and winter essentials at traditional markets near their workplaces. The purchased items were then assembled into gift kits and delivered to over 1,200 beneficiaries, including: Grandparent-headed households, Children affected by abuse, Youth preparing for independence after leaving care.

Over **1,200** beneficiaries received
approx. **72,000,000 KRW** in support.

※ The remaining employee donation funds
will be used for projects in 2025.



A Journey with Culture&Arts, Communities

Everyone has basic needs, but also diverse desires that fulfill emotional growth and self-realization. To enrich our lives, we expand the horizons of music, support learning and research for personal development, and foster growth within local communities.



Culture&Art, Community



Overseas Scholarship Project



Cultural and Arts Support Project



Academic Support Project

Culture and Arts Support Project

Since 2009, Shinhan Financial Group has established the Shinhan Music Award, the first of its kind in the financial sector, to support Korea’s outstanding young musical talents. The award helps recipients grow into global musicians by providing access to educational programs at renowned overseas music schools. It also offers stages where awardees can fully showcase their talents and share inspiring performances with the audience.



Target	High school students who have graduated from middle school or higher and have no formal overseas music education experience
Categories	Piano Violin Cello Vocal Performance
Contents	<div>Awards and Scholarships</div> <div>· Shinhan Music Award One winner per category, receiving 4 years of scholarship funding (4,000,000 KRW/year)</div> <div>· Encouragement Award One winner per category, one-time scholarship of 4,000,000 KRW</div> <div>Talent Development</div> <div>Support to complete masterclasses at renowned overseas music schools through the ‘Young Artist Challenge’</div> <div>Concerts</div> <div>· Awardees’ recital concerts</div> <div>· Solo recitals at Shinhan Art Hall</div>

Selection of Promising Classical Music Talents	Performances at Sejong Center for the Performing Arts
6 people	4 recitals
Solo recitals at Shinhan Art Hall	YouTube views
9 recitals	462,000+
※ Ga-eun Kim, 2018 Cello Awardee, won 1st place in the Cello category at the 25th Shat String Competition(March 5, 2024).	
※ Jung-rae Kim, 2012 Vocal Awardee, placed 2nd and received a special prize at the 78th Geneva International Music Competition(October 24, 2024).	

Overseas Scholarship Project

Education inequality between countries has been worsening due to differences in national economic strength. Since 1997, the Group has provided scholarships to students in developing countries who face the risk of dropping out, helping them achieve self-reliance through equal educational opportunities. Scholarships are distributed to students through Shinhan Financial Group’s local subsidiaries in China, Kazakhstan, Uzbekistan, Vietnam, India, Myanmar, Cambodia, and Indonesia.



Eligible Recipients	Elementary, middle, high school, and university students across eight Asian countries
Program Details	Scholarships are tailored according to the situation in each country
International students selected and supported	Total scholarship amount
161 people	Approx. 1,500,000,000 KRW

Academic Support Project

The program recognizes and rewards outstanding academic achievements and provides scholarships to support research and study in the field of finance. To encourage active research and investigation, Shinhan Financial Group has partnered with KAFA since 2007 to identify and promote excellent research.

To ensure that research and investigation continue to thrive and expand, scholarships are awarded to graduate students.



Eligible Recipients

Professors and graduate students affiliated with KAFA(Korea-America Finance Association)

Details

Awards and recognition for outstanding academic achievements, along with scholarship support

- Shinhan Financial Engineering Award
- Best Paper Award
- Scholarships for doctoral students

Researchers selected and awarded scholarships

10 people

Total scholarship amount

USD 10,000

Shinhan ESG Value Index

SOCIAL VALUE MEASUREMENT SYSTEMS

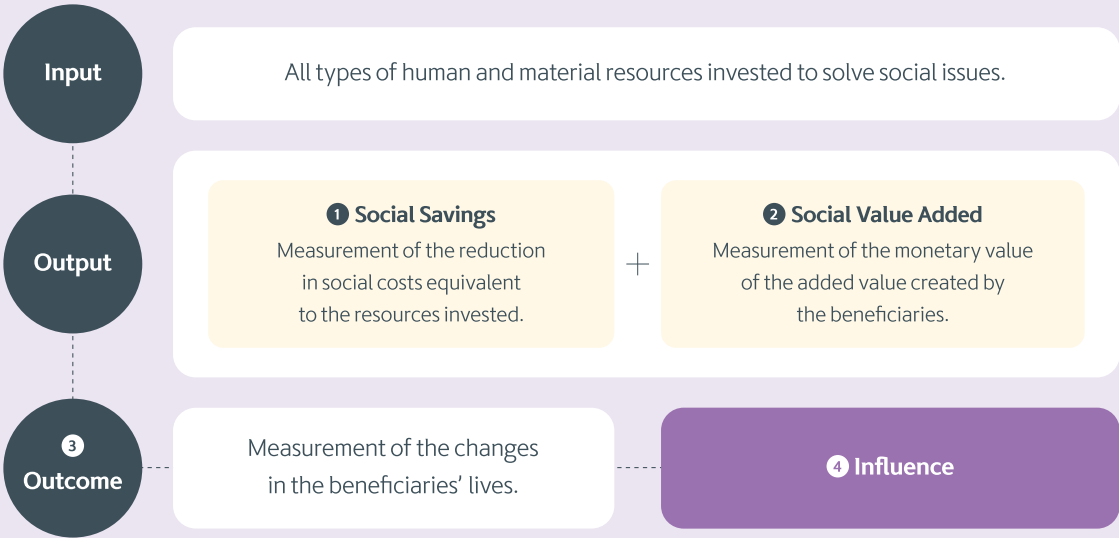
Social Value Measurement Systems

The social value of Shinhan Financial Group Hope Foundation is measured from the beneficiaries’ perspective, categorized into four areas:

➊ Social Savings (reduction in social costs), ➋ Social Value Added (created added value), ➌ Outcome (results), and ➍ Influence (value dissemination). Based on these categories, the Shinhan Financial Group’s unique social value measurement system, the Shinhan ESG Value Index, is applied to determine the value.

※ Note: The social value presented in the Shinhan ESG Value Index includes various assumptions and estimates. Significant variations in amounts may occur due to changes in underlying factors, and it does not guarantee the market value of ESG management activities.

Measurement Process



Calculation of Measurement Value

➍ = ➊ + ➋ + ➌

Output Primary benefits received by the beneficiaries as a result of the sustainable management program.

Social Savings The amount of social cost reduction resulting from the invested human and material resources.

Social Value Added The monetary value measurement of the added value created by the beneficiaries based on the invested human and material resources.

Outcome Secondary benefits received by the beneficiaries as a result of the sustainable management program.

Cost Approach
Measured by the cost of the resources invested (accounting value equivalent of material and human resources).

Market Approach
· Measured by using the similar market price of provided programs as a proxy.
· Measured by comparing the benefits received by the beneficiaries from the provided program to market prices.

Benefit Approach
Measured by the monetary value equivalent of the changes brought about by the activities created by the beneficiaries.

Social Value Created in 2024

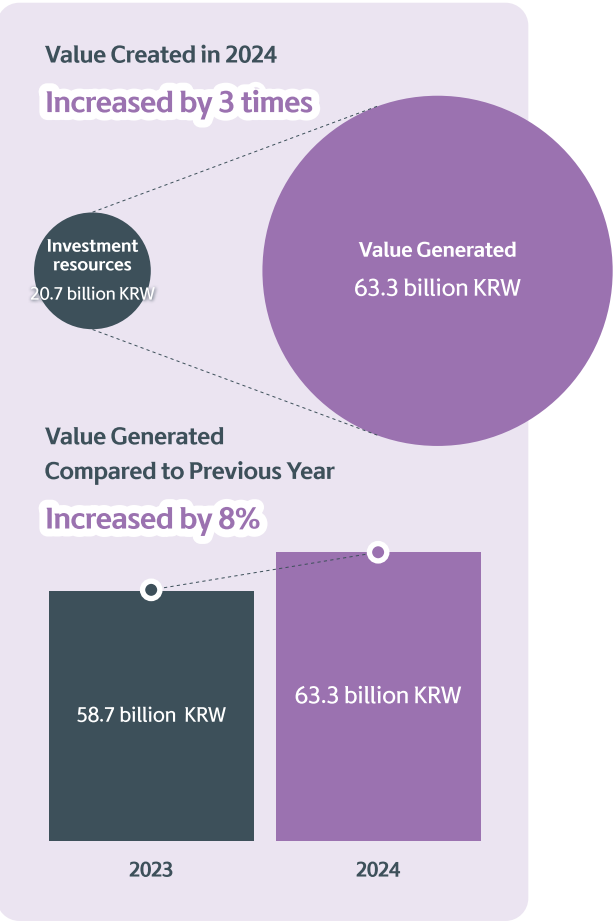
Amid growing concerns over economic uncertainty and social inequality, Shinhan Financial Group Hope Foundation continued to implement a wide range of social contribution initiatives in 2024 to support the stability and growth of our communities. Rather than limiting its focus to specific groups, the Foundation promoted balanced growth across three key areas—families, youth, and society. As a result, ‘Hope School SW Class’, which supports the healthy independence of students with developmental disabilities, was honored with the Minister of Education Award at the 2024 Korea Education Donation Awards. In addition, the youth overseas employment support program, ‘Global Young Challenger(Shinhan GYC)’, was recognized for its outstanding achievements and selected as a ESG Leading Company. Through these efforts, Shinhan Financial Group Hope Foundation generated tangible impact, creating social value worth 63.3 billion KRW over the past year.

Key Achievements in Measuring Social Value

- ✓ Achieved **63.3 billion KRW in Total Social Value**, the highest in the past four years
- ✓ Created more than **3 times the social value** compared to investment resources(20.7 billion KRW)
- ✓ **SROI increased by 37%pt** compared to 2023
- ✓ Achieved **Plus SROI** across all three focus areas: family, youth, and society
- ✓ ‘Hope School SW Class’ achieved **113% growth** in Total Social Value compared to the previous year
- ✓ ‘Global Young Challenger(Shinhan GYC)’ program reached **201% SROI** in youth employment support

Year	2023			2024		
Category	Investment	➍ Total Social Value	SROI	Investment	➍ Total Social Value	SROI
Family	9,174,455,848	15,261,726,869	166%	8,587,860,275	15,525,502,534	181%
Youth	4,036,225,649	6,473,468,781	160%	5,563,783,330	14,982,287,873	269%
Society	8,687,878,115	36,973,967,077	426%	6,632,506,884	32,798,736,390	495%
Total	21,898,559,612	58,709,162,727	268%	20,784,150,489	63,306,526,797	305%

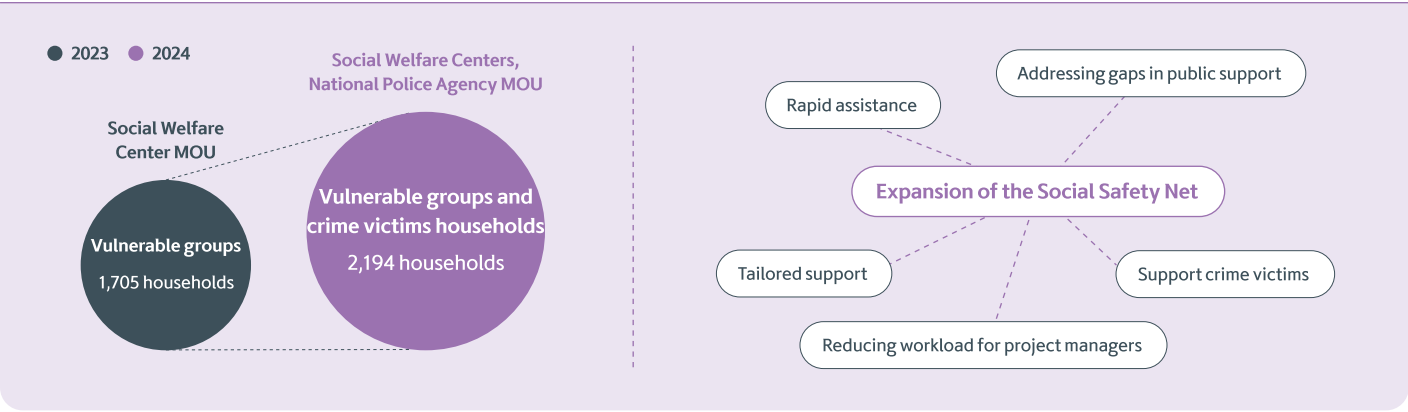
- ※ From 2023 to 2024, the social value calculation categories were restructured, and 2023 figures were adjusted accordingly.
- ※ Some initiatives such as ‘Youth Debt Total Care’, ‘Public Project with Local Communities’ and ‘Recovery Support Program for Small Business Owners’ were excluded from the calculation in 2024 due to the completion of their operation.
- ※ In the [Youth] sector, ‘Shinhan Career On & Shinhan Career Up’ was operated under ‘Startup Support(Shinhan Square Bridge)’ until 2023. From 2024, it has been separated as an independent program and measured individually.
- ※ [Social] Only projects directly operated by the Foundation were included in the calculation, while projects of ‘Shinhan Square Bridge’ and ‘Shinhan Square Bridge HQ’ were excluded.



※ All figures rounded down to the nearest 10 million KRW.

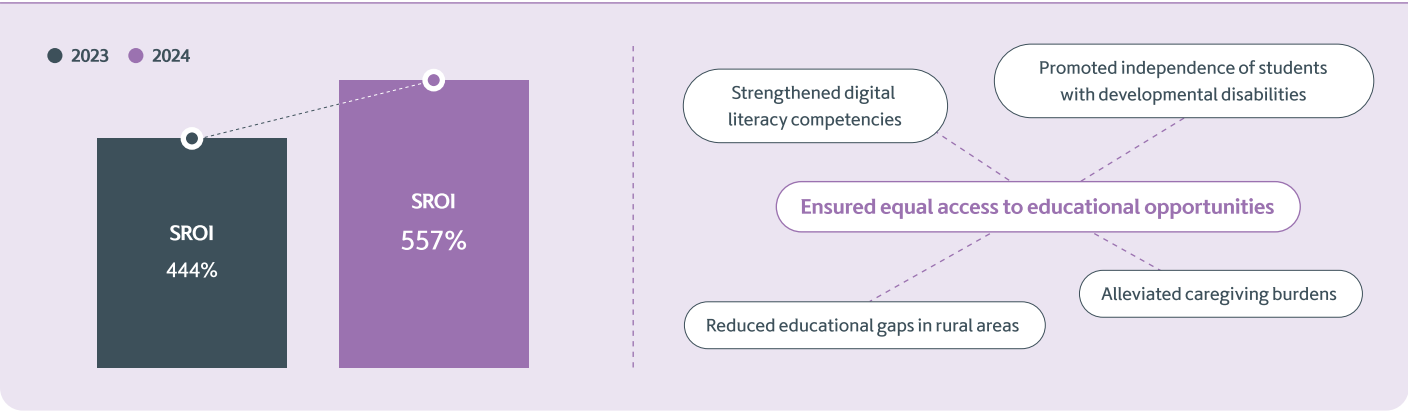
Integrated Case Management Support for Social Welfare Workers and Police Officers

Expanding support coverage to strengthen the identification of crime victims and enhance the support system



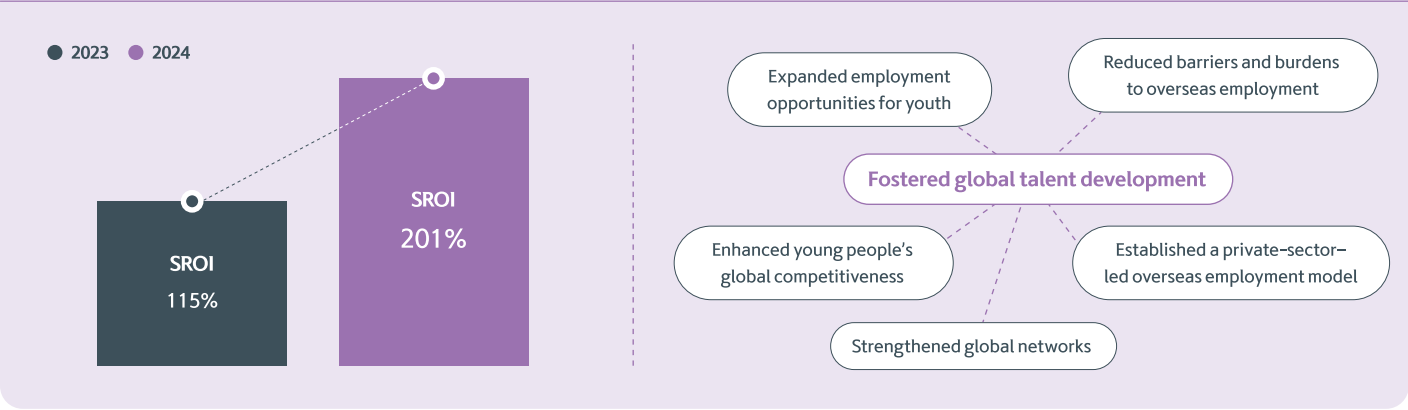
Hope School SW Class

Generated **557%** social value compared to input resources, marking a **113%pt** increase from the previous year



Shinhan GYC (Global Young Challenger)

Generated **201%** social value compared to input resources, marking an **86%pt** increase from the previous year



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