Shinhan Financial Group Hope Foundation
Journey Together

FAMILY



Shinhan Financial Group Hope Foundation
2025 Corporate Social Responsibility Report

Journey Together

YOUTH



SOCIETY



Purpose of the Report

This “2025 Corporate Social Responsibility Report of Shinhan Financial Group Hope Foundation” aims to introduce the Foundation’s key programs and activities in pursuit of “Journey Together” in our society and to objectively measure the social value created along the way.

Scope of the Report

This report outlines the key initiatives carried out by Shinhan Financial Group Hope Foundation between January 1 and December 31, 2025, under the slogan “Journey Together.”
It documents the support activities and outcomes pursued across four major areas — families, youth, society, and culture & arts, communities — and all social value figures presented herein were quantified using Shinhan Financial Group’s proprietary Social Value Measurement Framework

Shinhan Financial Group Hope Foundation
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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.



Journey Together,
Beginning with families,
extending to youth and society

Shinhan Financial Group Hope Foundation puts
“Journey Together” into practice through inclusive support,
encompassing families, youth, and society as a whole.
Powered by the expertise of Shinhan Financial Group,
we collaborate with a wide range of organizations
to deliver practical, tailored support.
Through these efforts, we bring stability to families’ everyday
lives, provide a foundation for young people’s growth,
and promote sustainable change in society,
broadening the value of moving forward together.

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Journey Together, Leading to More Meaningful Change in the Field of Welfare

Greetings!
I am Ok-dong Jin, Chairman of Shinhan Financial Group Hope Foundation.

Through a wide range of social contribution programs, Shinhan Financial Group Hope Foundation brings hope to neighbors across our society.
We reach out to families and youth facing hardships, and to every corner of our communities, supporting them as they overcome crises and rebuild happy everyday lives.

Last year, to extend support to vulnerable groups, we consolidated programs that had been operating along similar lines and launched the Group's flagship social contribution program more swiftly, "In Moments of Crisis, Shinhan Will Be There." This has enabled us to identify families in crisis in welfare blind spots at an earlier stage, and deliver the help they need in a more timely manner.

We also partnered with the Ministry of Health and Welfare's "Basic Food Support Program (Geunyang Dream)" to ensure that everyone struggling to make ends meet can receive food and daily necessities. It stands as a meaningful example of the public and private sectors joining forces to close welfare blind spots and help neighbors in need. Going forward, we plan to connect families in crisis identified through this program with "In Moments of Crisis, Shinhan Will Be There" to provide even more practical support.

Our efforts to broaden access to financial education also continued.
"Shinhan Easy," the Group's integrated financial education platform, opened the Incheon Financial Education Center, extending its reach into in-person financial education. By creating a child-friendly learning environment centered on hands-on experience and participation, the center has made financial education easily accessible to local residents as well.

In addition, we expanded support to strengthen young people's job readiness. Through the "Shinhan Supports Youth (Shin-cheong-hae)" program, we have long provided living and learning expenses for young people from regional areas participating in vocational training, and last year we extended eligibility to job-seeking youth who had moved to Seoul for their studies and lived in regional student dormitories (Hyangto Haksa).

What is more, we newly launched "Shinhan Square Bridge Youth Hackathon," in which young people team up to tackle real-world business challenges, to help them build hands-on experience and get themselves ready for the job market.

The truly meaningful change that the Foundation's work has brought about on the ground is attributable to the dedication and collaboration of our public and private partners, including social workers and police officers. We extend our heartfelt gratitude to everyone who has joined forces with us in these programs.

Shinhan Financial Group Hope Foundation will continue to extend the support our society needs most, standing by neighbors facing moments of crisis, and bringing hope to youth preparing for the future.

We ask for your continued interest and support, and we wish you all good health and happiness.
Thank you.

Ok-dong Jin Chairman
Shinhan Financial Group Hope Foundation



Foundation Programs at a Glance

Journey Together

Shinhan Financial Group Hope Foundation reflects the needs of every sector of society to design its programs, reviewing outcomes each year and continually enhancing its support framework.

In 2025, we carried these key programs forward in the same spirit, and through sector-specific support aligned with the UN Sustainable Development Goals (SDGs), we contributed to the sustainable development of our communities.

Family

Support Program for Families in Crisis
"In Moments of Crisis, Shinhan Will Be There" | Shinhan Dream Dodamteo
Hope School SW Class | Shinhan Financial Education (Shinhan Easy)
Win-Win Shared Workplace Daycare Centers

Youth

Shinhan Supports Youth (Shin-cheong-hae)
Shinhan Career On & Shinhan Career Up
Global Young Challenger (Shinhan GYC)
Youth Hackathon | Job for Persons with Disabilities

Society

Startup Support (Shinhan Square Bridge)
Social Economy Support | Leading by Example Relay

Culture & Arts, Communities

Culture and Arts Support Project | Overseas Scholarship Project
Academic Support Project

Major Achievements of 2025

Family

Support Program for Families in Crisis "In Moments of Crisis, Shinhan Will Be There"

Families in Crisis Supported
3,257 households
9,509 people

Support Funding for Families in Crisis
KRW 4.655 billion

Shinhan Financial Education (Shinhan Easy)

Financial Education Support for Children & Parents
2,676 people

Financial Education Support for Vulnerable & At-Risk Families
4,356 people

Financial Education Support for Teenagers
952 people

Online Financial Education Content Provided
60 resources

Financial Education Support for University Students & Young Adults
512 people

Online Financial Education Content Views
770,000 views
※ Including views of content published on YouTube

Shinhan Dream Dodamteo

Care Spaces Established and Equipped
19 locations
232 locations (cumulative)
※ Including closed locations

Annual Users of Care Spaces
947,200 people

Educational Support for Children and Parents
11,403 people

Win-Win Shared Workplace Daycare Centers

Children of SME Employees Supported
11 people
※ Shinihani Ilsan converted into a win-win shared workplace daycare center (Sep. 2025)

Hope School SW Class

Schools Participating in the SW Class
82 schools | 392 classes

Students Participating in SW Education
2,529 people

Schools Hosting Hope School SW Camps
11 schools

Youth

Shinhan Supports Youth (Shin-cheong-hae)

Youth Supported

1,800 people

Residential expense support

KRW 824.9 million

Learning space support funds

KRW 449.6 million

Global Young Challenger (Shinhan GYC)

Overseas Employment Support

6th cohort 51 people

7th cohort 48 people (completed)

Overseas Employment Rate

80%

※ Results based on the 6th cohort / 7th cohort in progress

Shinhan Career On & Shinhan Career Up

High school students participating in Shinhan Career On

2,752 people

Youth Participating in Shinhan Career Up

150 people

Youth Hackathon

Youth Supported

93 people

Job for Persons with Disabilities

Cafes in operation

7 locations

Disability Awareness Campaign Participants

863,655 people

※ Online and offline combined

Society

Startup Support (Shinhan Square Bridge)

Member companies in incubation

99 companies

Investment attracted (facilitated)

KRW 78.6 billion

Increase in corporate value

KRW 282.49 billion

Annual Jobs Created and Retained

1,219 people

CES Innovation Award winners

17 companies

Selected as Baby Unicorns

3 companies

Social Economy Support

Funds Under Management

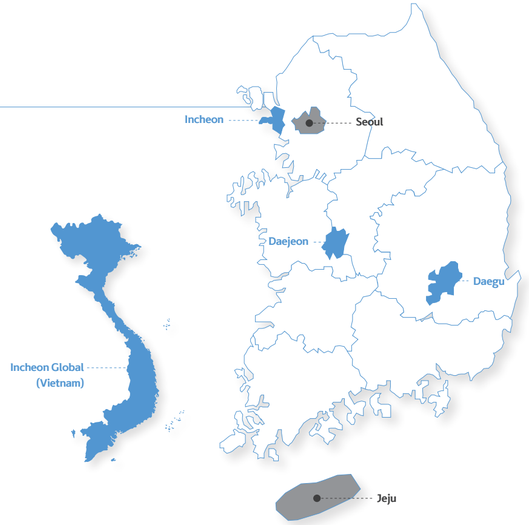
5 funds

Investment in social enterprises

KRW 405 million

Cumulative Investment

KRW 8.788 billion



Leading by Example Relay

Funds raised

KRW 337.7 million

Culture & Arts, Communities

Culture and Arts Support Project

Promising classical musicians selected and awarded scholarships

7 people

Awardee Concerts Held

15 times

Overseas Scholarship Project

Scholarship Students Selected

165 people

Scholarships Provided

KRW 85 million

Academic Support Project

Researchers Selected

13 people

Scholarships Provided

USD 10,000

CHAPTER 1



A Journey with Families, Bringing Warmth to Every Home

FAMILY

#Strengthening the Social Safety Net
Support Program for Families in Crisis "In Moments of Crisis, Shinhan Will Be There"

#Care and Childcare Community
Shinhan Dream Dodamteo

#Equal Opportunity
Hope School SW Class

#Financial Literacy
Shinhan Financial Education (Shinhan Easy)

When the warmth of families endures, our whole society grows warmer.
We deliver heartfelt support to families in need, helping bring stability to their daily lives,
and walking alongside them as they look to tomorrow with hope.

Support Program for Families in Crisis

In Moments of Crisis, Shinhan Will Be There

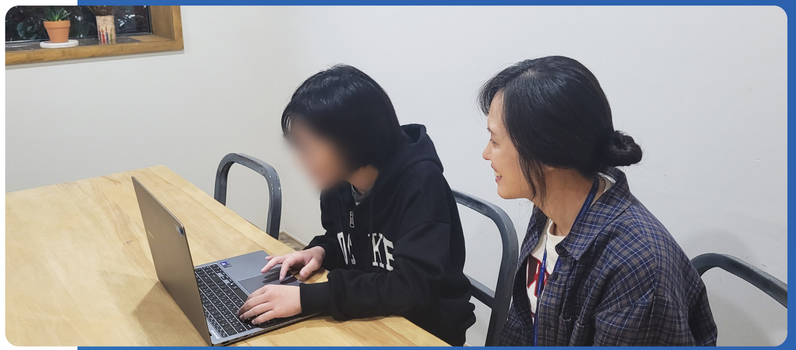
We proactively seek out vulnerable groups who fall through the cracks of public assistance and families affected by crime, helping them restore normalcy to their daily lives. This program empowers frontline social workers and police officers to lead professional case management*, delivering timely support tailored to each recipient's circumstances and needs, spanning short-term crisis response through to long-term self-reliance.

Families in Crisis Supported

3,257 households
9,509 people

Support Funding for Families in Crisis

KRW **4.655** billion



2025 Outstanding Case Management Contest

Social Worker Category

Minister of Health and Welfare Award
- Sanghabuk Comprehensive Social Welfare Center, Gyeongnam

Shinhan Financial Group Hope Foundation Chairman's Award
- Daebang Comprehensive Social Welfare Center, Seoul
- Dusong Comprehensive Social Welfare Center, Busan

Good Neighbors (Social Welfare Corporation) Chairman's Award
- Heukseok Comprehensive Social Welfare Center, Seoul
- Jeonnam Northern Region Child Protection Agency

Police Officer Category

Minister of the Interior and Safety Award
- Bucheon Ojeong Police Station, Gyeonggi

Commissioner General of the Korean National Police Agency Commendation
- Cheonan Seobuk Police Station, Chungnam
- Songpa Police Station, Seoul

Shinhan Financial Group Hope Foundation Chairman's Award
- Guro Police Station, Seoul
- Michuhol Police Station, Incheon

Areas of Support

Recipients	Living expenses | Medical expenses | Education expenses | Housing and home environment improvement costs · Standard Cases: up to KRW 1 million · Intensive Cases: up to KRW 3 million
Case managers	· "Outstanding Case Management Merit" commendations for social workers and police officers

* Case management
The work of addressing housing, livelihood, medical, employment, psychological, and other needs of families facing compounding crises and connecting them with the most suitable welfare services, while professionally managing and monitoring the entire process.

Support Linked with the Ministry of Health and Welfare's "Basic Food Support Program (Geunyang Dream)"
Shinhan Financial Group supports the Ministry of Health and Welfare's "Basic Food Support Program (Geunyang Dream)," which provides food and daily necessities to people facing sudden livelihood crises, and connects families in crisis identified through that program to this initiative, providing them with tailored support.

The Power of the Frontline, Going beyond the Limits of Support

Joo-yeon Bae Social Welfare Worker | Daebang Comprehensive Social Welfare Center, Seoul



Q. You managed Yu-ri's (alias) case for quite a long time, didn't you?

A. Yes, Yu-ri comes from a grandparent-headed household on basic livelihood support that our center had been monitoring since she was in elementary school. After her grandfather, her only guardian, passed away, Yu-ri refused to go to school and even wanted to drop out. It was an urgent situation that went beyond financial hardship, compounded by a care gap and psychological distress. Fortunately, our center had already built a strong rapport with Yu-ri, allowing us to take the lead in coordinating integrated support with other community organizations.

Q. After her grandfather passed away, wasn't Yu-ri eligible for any public assistance?

A. Basic livelihood benefits are cut off when there is a legally obligated family supporter, even if the head of household dies. We reached out to her maternal grandmother through various channels, and provided financial support so she could take over Yu-ri's care.

Q. What did the support mainly focus on?

A. Since her grandmother suddenly had to take on Yu-ri's care, she naturally needed money for child-rearing. We first provided daily necessities, household goods, and childcare expenses to lay a foundation for the two of them to live together. Later, we also arranged psychological therapy to help Yu-ri find emotional stability, as she could feel unsettled by the absence of the grandfather she had long relied on and her new life with a grandmother she had rarely seen. It was "dance therapy," built around dance, which Yu-ri loves.

Q. As a case manager, what does this program mean to you?

A. Working in the field, there are times you feel frustrated when you just can't see a way forward, and hitting those limits can leave you feeling demoralized. This program delivers swift support across many different areas, enabling us to push past those limits. It also lets me design and carry out more professional interventions, which builds my confidence in my work.

Q. What sets this program apart from other support programs?

A. Actually, when a crisis hits, we often find ourselves worrying first about how to secure funding, and how long it will take from application to actual support. But this program let us set aside that administrative burden and focus instead on what kind of support the recipient needs the most. In that sense, it brought us closer to the heart of crisis intervention and case management.

Q. Could you share how it feels to receive "Shinhan Financial Group Hope Foundation Chairman's Award" at the Outstanding Case Management Contest?

A. To be honest, I really wanted to win this award. As the saying goes, it takes a village to raise a child, and this was a meaningful case in which so many public and private organizations worked together to bring about change in one child's life. When you connect welfare resources in the field, you come to feel where the social safety net falls short, and I believe this program fills that void, lifting the level of welfare in our society a whole step higher. I am truly grateful to everyone who has been part of this journey.

In a Moment of Urgency, the Support That Came to Mind First

Hyun-soo Kim Social Worker
| Sanghabuk Comprehensive Social Welfare Center, Yangsan, Gyeongnam

Last June, the home of Min-su (alias) burned to the ground. For Min-su, who was raising his son all alone and making a living through day labor, home was the only refuge where he could rest after a hard day's work. After losing the space that had anchored his life, Min-su stopped working and fell into a crisis so deep he nearly lost his will to live. Beyond housing, he was struggling with financial and emotional hardship as well as family and legal problems — a truly complex crisis. The most urgent need of all was securing a place to stay that very day. Because public assistance is slowed by complicated procedures, the faster-moving "In Moments of Crisis, Shinhan Will Be There" secured temporary housing for him and provided daily necessities. With help from the village head and the local women's association, a former storage space was transformed into living quarters with a room and kitchen, and once bedding and storage furniture were in place, and it became a home where daily life could resume. "I wanted to give up on everything, but having someone beside me helping out gives me strength. Now it's time to get back to work." These words from Min-su spoke of a change created together by neighbors, the local community, and the support of Shinhan Financial Group Hope Foundation. Had Min-su's housing insecurity dragged on, his crisis would have grown far more serious. This program swiftly eased that insecurity and helped Min-su quickly return to a more stable daily life.

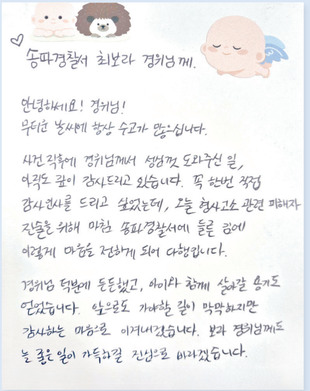
Before Support



After Support







A Thank-You Letter from So-yeon

For Someone in Desperate Need, the Courage to Begin a New Life

Bo-ra Choi Police Lieutenant
| Women's Protection Division, Songpa Police Station, Seoul

To escape her husband's violence, So-yeon (alias) left home with her daughter. Her husband was violent even in front of their young daughter, who was herself gripped by anxiety. Fearing for her very life, So-yeon stayed in temporary lodging arranged by the police, and began divorce proceedings. Legally, however, she was still married, which meant she was not eligible for the public assistance provided to single-parent families. Though she was facing compounding problems of housing, livelihood, childcare, and safety, So-yeon was receiving no support at all, so we applied to the program on her behalf. The funds came through quickly. So-yeon began psychological therapy, her daughter play therapy, and little by little their emotional wounds began to heal. As their life regained stability, we worked with So-yeon on a plan to return to work and stand on her own, and to determine the right timing for her return to work. Financial stability brought peace of mind, and that in turn strengthened her resolve to stand on her own. So-yeon, who had so desperately needed a hand, said, "Thanks to Shinhan Financial Group Hope Foundation, I found the courage to build a life together with my child," showing that even a small act of help can give someone in desperate need the strength to live a new life.

Support That Reaches into One Person's Future

Ha-yeong Park Police Sergeant
| Women and Juvenile Affairs Division,
Bucheon Ojeong Police Station, Gyeonggi



Q. Yu-na's (alias) case wasn't originally assigned to you, was it?

A. That's right. I'm a victim support officer handling psychological counseling and financial and legal assistance for victims, and one day I received a request from an officer specializing in abuse cases asking me to help Yu-na. As it turned out, Yu-na had been living with her younger brother at their grandfather's house, but after her father remarried, she moved in with her stepmother and suffered abuse. Even so, Yu-na was so bright and talented that the officers wanted to help her, but with no suitable support program in their own department, they reached out to our team, and that's how I came to know her.

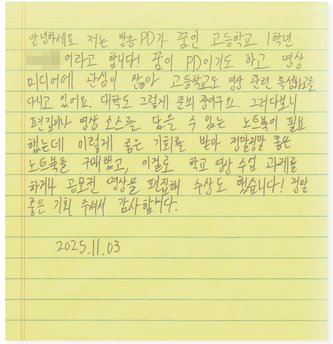
Q. What kind of help did Yu-na need?

A. Even amid the hardship of domestic violence, Yu-na kept her grades near the top of her school and lived with remarkable diligence. She had a real interest and talent in video production and dreamed of becoming a producer. But living in a shelter for women and youth, without a device of her own, she had to borrow a laptop to keep editing her videos. I felt that with her own laptop and headset, Yu-na could express her talent more freely and take one step closer to her dream, so I applied to this support program.

Q. Is there a reason this kind of support is difficult under existing assistance systems?

A. Support for crime victims is mainly focused on physical and emotional recovery. Because the scope and criteria are limited, resources that extend to a victim's career path or future are often insufficient. That can leave a gap as victims prepare for life after recovery. Fortunately, when Shinhan Financial Group Hope Foundation signed an agreement with the Korean National Police Agency, our team was also able to support 7 families in 2024 and 13 families in 2025.





A Thank-You Letter from Yu-na



Yu-na editing video on her laptop

Q. A laptop for a student dreaming of becoming a producer! She must have been thrilled.

A. In fact, Yu-na had been working part-time at the shelter's self-reliance cafe to save up for a laptop. After receiving one, she put her savings into a housing subscription account and could focus entirely on her studies to go on to study film and video at university. Along the way came a big achievement: a video she made with the donated equipment won an award at a short film festival. She told me that creating with her own equipment, free from looming return deadlines, let her fully immerse herself in her work, and that made all the difference.

Q. How important do you think this kind of support is in practice?

A. When counseling victims, I find that rather than one-size-fits-all support, many want the help they truly need. What makes this program so meaningful is that it responds to those needs as each person's situation calls for. No two victims face the same circumstances, or need the same support, and there aren't many programs that offer this kind of tailored assistance.

Q. You received the "Minister of the Interior and Safety Award" at the Outstanding Case Management Contest. How did that feel?

A. It's not easy for a police officer to receive a ministerial commendation, and this award gave me a real sense of pride and fulfillment in my work. I owe it all to bright, sharp Yu-na. She has such a strong sense of responsibility that I imagine she feels she must do even better for the people who helped her. Now, more than anything, I hope she can enjoy an ordinary life befitting her age, just like her peers, and simply have fun. I'm grateful to Shinhan Financial Group Hope Foundation for supporting Yu-na, so she can keep growing her talent.

Shinhan Dream Dodamteo

We create a caring environment where the children of dual-income families can grow up safe and healthy with the support of their local communities. Using idle spaces in residential community facilities and community service centers, we establish shared childcare centers and transform them into safer, more pleasant spaces. We also provide growth-oriented care programs for infants, toddlers, and elementary school children, covering financial literacy, reading, creativity, and software (SW), and help close gaps in childcare, so parents can continue their careers with greater stability.

Care Spaces Established and Equipped

19 locations

232 locations (cumulative)

※ Including closed locations

Annual Users of Care Spaces

947,200 people

Child and Parent Education Support

11,403 people



"Shinhan Dream Dodamteo" Nationwide

(Cumulative as of December 2025, including closed locations)

A First-Time Dad's Parenting Confidence Growing Up alongside His Child

Do-hyun Lee | Parent using "Shinhan Dream Dodamteo," No. 210, Paju, Gyeonggi



For Do-hyun Lee and his wife, both of whom work, childcare had been a major concern even before his daughter was born. The couple decided to stagger the maternity and parental leave available to them. His wife took the first five months, then Do-hyun took six. Even so, a one-month childcare gap opened up before their daughter could start daycare, leaving them no choice but to rely on his mother-in-law's help.

"Shinhan Dream Dodamteo," A Favorite Stop They Keep Coming Back To

It was thanks to his mother-in-law that Do-hyun began carrying his daughter to "Shinhan Dream Dodamteo." He knew a center had opened in the neighborhood, but with his daughter still so young, he hadn't worked up the courage to take her. After his mother-in-law brought her once, "Shinhan Dream Dodamteo" became his daughter's favorite kids' cafe.

A rhythm soon settled in: she would arrive around 10 a.m., play with friends her age, head home at lunchtime for a meal and a nap, then come back to spend the afternoon there before heading home again. There, his daughter made friends and learned to go down the slide. Seeing how much she loved the place was a joy for Do-hyun as well. It had always weighed on him that his mother-in-law had moved to an unfamiliar town for her granddaughter's sake, and "Shinhan Dream Dodamteo" lifted a little of that weight.

A First-Time Dad, No Longer Parenting Alone

"Shinhan Dream Dodamteo" holds special meaning for Do-hyun as a first-time dad, too. Through parenting style assessments, parenting classes, and hands-on programs, he developed a much better understanding of parenting. Last year he attended every single family program.

"There are so many great programs, and I'm all the more grateful that, out of consideration for dual-income families, they run them on weekday evenings and weekends."

With the programs held in a space already familiar to his child, Do-hyun could join the parent sessions while watching his daughter play with friends her age. Before long, his family also naturally joined the "Care Cooperative (Dolbom Pumasi)"* and grew close to other families with children around the same age.

"We used to worry about what we'd do when both of us had to work late, but being able to ask neighbors we'd grown close to through the Cooperative for help gave us real peace of mind."

The children gather for sensory play with tofu and puffed rice crackers, while the parents have become steadfast allies, sharing parenting tips such as vaccination schedules.

* Care Cooperative (Dolbom Pumasi) A program in which parents form mutual-aid groups to share childcare duties and parenting tips, easing the burden of raising children through a variety of shared activities.

A Care Space They'll Rely on Even More Once School Starts

Do-hyun is delighted that his local "Shinhan Dream Dodamteo," No. 210, has expanded beyond infant and toddler care to support after-school care for elementary school students as well. Even after his daughter graduates from daycare, she can keep receiving care close to home, which further eases the childcare burden on dual-income parents.

"It's a shame we can't use it after daycare lets out these days, but once my daughter starts elementary school, we'll be able to use it again. Younger elementary school students finish school early, and many parents take parental leave during those first few years, so knowing there's a place that can care for her after school is such a relief. Any plans to move? Not a chance!"

Do-hyun says that having a place like this close to home is deeply reassuring, and he feels much less worried about childcare once his daughter starts elementary school.



A Community That Raises Children Together

Creating Safe Spaces

If "Shinhan Dream Dodamteo" can be run on a sustainable footing within each community, dual-income families gain another childcare option beyond having their children bounce from one academy to the next. To that end, we are focusing more closely on maintaining the existing "Shinhan Dream Dodamteo" spaces and monitoring them on site. To keep them welcoming spaces for children, we continuously improve the layouts and furniture arrangements, and we act on feedback from the center teachers to raise the overall quality of operations.

Kyung-seo Kim Coordinator
Future For Youth Foundation, Operator of the "Shinhan Dream Dodamteo"



Nurturing Every Child

"Shinhan Dream Dodamteo," which opens even during school vacations, plays a vital role amid the persistently low birth rate. When children who joined our care cooperative as preschoolers come back to visit as elementary schoolers, I feel proud, knowing that together we have raised them well.

So-ra Jang Teacher
"Shinhan Dream Dodamteo" No. 219, Uljin, Gyeongbuk





Raising Children Together

We've kept our care cooperative going every week since 2018. We started with five families, and today seven families (with 14 children) take part together. Because we can use "Shinhan Dream Dodamteo" space freely, children and parents alike can gather and connect comfortably — something we truly value. Another great advantage is that with the cooperative support funds, parents can plan play sessions and activities themselves, creating even richer and more varied experiences for their children.

Ji-eun Jeong
Parent using "Shinhan Dream Dodamteo" No. 226, Seo-gu, Incheon



A Learning Space We Can Always Trust



Ji-eun Jeong | Parent using "Shinhan Dream Dodamteo" No. 226, Seo-gu, Incheon

So-jeong Park | Parent using "Shinhan Dream Dodamteo" No. 230, Yangpyeong-gun, Gyeonggi

Eun Sagong | Parent using "Shinhan Dream Dodamteo" No. 219, Uljin-gun, Gyeongbuk

Q. What first led you to start using "Shinhan Dream Dodamteo"?

A. Eun Sagong Because of Uljin's rural setting, there aren't many hands-on programs for children here, so I was looking for a place where my child could enjoy a wider range of experiences. That's when I learned about "Shinhan Dream Dodamteo," and because it offers new experiences like financial literacy, reading, and software, we've been coming back regularly ever since.

Ji-eun Jeong As a dual-income family, we needed somewhere safe to leave our elementary schooler after school and during vacations.

So-jeong Park Raising two preschoolers at home was becoming difficult. While searching for a childcare space, I came across "Shinhan Dream Dodamteo." Its facilities and programs were so well equipped that we have kept coming back ever since.

Q. How did you manage the childcare gap before then?

A. Eun Sagong We relied on private academies. But my working hours often didn't match my child's drop-off and pick-up times, which made things difficult. Since we started using "Shinhan Dream Dodamteo," our childcare burden has eased and I have been able to focus on my work.

Ji-eun Jeong We sent our kids to academies too, but honestly they only went because they had no choice. "Shinhan Dream Dodamteo" is different. Here, they ask to go themselves. There are plenty of friends, and with such a variety of books and learning materials, they say they have so much fun.

So-jeong Park We used academies and other facilities, but the costs added up. It's wonderful to have a childcare space close to home where I can leave my child at no extra cost.

Q. What's the best part of "Shinhan Dream Dodamteo"?

A. Ji-eun Jeong Beyond childcare, the hands-on programs have greatly eased our private education burden, and my children have enjoyed various experiences we were not able to offer at home. The reading program turned reading into a habit, and the financial education program helped them develop a solid understanding of money.

Eun Sagong For working parents, childcare is one of the biggest worries, so having a place nearby where I can trust my child to be well cared for has meant so much. It has eased my childcare worries and let me focus more fully on my job.





So-jeong Park Learning matters, but I love that it's a place where kids can run and play freely. It's stocked with toys and books we don't have at home, so my child always wants to go back.

Q. What does it mean for dual-income families to have a childcare space close to home?

A. Ji-eun Jeong It puts parents at ease. Nobody has to travel far, and we can react quickly when something urgent comes up.

Eun Sagong It's reassuring to have a place near home where my only child can interact with peers and build social skills.

So-jeong Park Because it's always open during the day, my children can go whenever they feel like it. Having a place close to home that welcomes them so warmly is a tremendous comfort.



Hope School SW Class

For students with developmental disabilities, learning spaces are largely limited to schools, and with digital learning still insufficient in the regular curriculum, opportunities to build digital skills are scarce.
To ensure that students with developmental disabilities are not left behind in the age of AI and can find their own way forward, we operate "Hope School SW Class," in which professional instructors visit schools in person to help students build software skills, independence, and the confidence to participate in society. Through "Hope School SW Camp" for island and mountain regions, we are expanding opportunities to learn.

Schools Participating in the SW Class

82 schools | 392 classes

Students Participating in SW Education

2,529 people

Hope School SW Camps Held at

11 schools

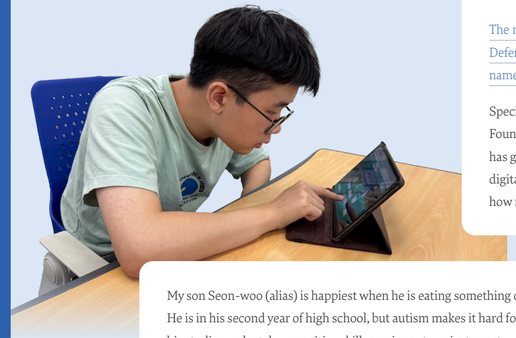
Students Participating in the SW Competition

489 people



A SW Class That Gave My Child a Sense of Pride

Parent of a Second-Year Student, Class 3, Seoul Aehwa High School



Now in his second year of high school, Min-jun (alias) can manage basic speaking, reading, and writing, but abstract concepts and complex explanations are hard for him to grasp. He receives speech, art, and movement therapy after school each week, yet his concentration often drifts when lessons run long. These days, however, there is one class Min-jun attends without ever losing focus: "Hope School SW Class." He used to be frightened at the very sight of digital devices or robots, so I never expected him to love an SW class this much. It truly took me by surprise. His teacher sent me a video of Min-jun in a robot-building lesson, and there he was giving a confident presentation.

Min-jun has always found it hard to speak in front of people, but perhaps because he liked what he saw, he talked about it proudly for a long time afterward.

The real surprise came next. Min-jun and his friends entered the SW Competition as a team called the "Coding Earth Defenders" and won the top prize. Parents of children with developmental disabilities live with a guilt they cannot quite name. For such parents, seeing their child accomplish something brings more than joy — it brings hope.

Special education places a heavy financial burden on families, so we are truly grateful that Shinhan Financial Group Hope Foundation supports education for students with developmental disabilities. From kiosks to mobile banking, everyday life has gone digital, yet so much of it has remained difficult for Min-jun. That "Hope School SW Class" has eased his fear of digital devices, and his instinct to avoid them, already feels like a real change in itself — and it makes me look forward to how much more he will grow.

The Learning That Students with Developmental Disabilities Truly Needed

Parent of a Second-Year Student, Class 3, Seoul Aehwa High School

My son Seon-woo (alias) is happiest when he is eating something delicious.
He is in his second year of high school, but autism makes it hard for him to keep up with his studies, so he takes cognitive skills sessions at a private center once a week. Like many students with developmental disabilities and limited cognitive function, Seon-woo struggles with digital devices. Special education schools bring together students whose disabilities differ widely, so even the teachers find it hard to pitch lessons to each child's level.

Perhaps because "Hope School SW Class" instructors explained things in terms the children could follow, Seon-woo found the lessons fascinating. For parents raising a child with a severe developmental disability, simply seeing their child try something new means a great deal. So the news that Seon-woo and his friends had entered the SW Competition and won the top prize gave us strength beyond words.

Seon-woo will soon graduate. After leaving school, students with developmental disabilities have few real opportunities for further education or for taking part in society. I hope that a wide range of programs like "Hope School SW Class" will continue for them, so they can keep thriving as part of our society.



The Confidence to Thrive in a Digital Society



Mi-kyung Baek SW Instructor
| Former Shinhan Bank Employee; Instructor
at Special Education Schools in the Seoul Metropolitan Area

Q. How did you become a "Hope School SW Class" instructor?

A. Before I left work to raise my children, I worked as a developer in Shinhan Bank's IT division. As my children grew, I wanted to put that development experience to use by teaching software. I earned the relevant certifications and taught classes at a middle school. Then I learned that "Hope School SW Class" instructors were being recruited, and because I had volunteered at a facility for people with disabilities, I decided to apply. Before starting, I completed training on understanding developmental disabilities and read up on disability to prepare for my classes.

Q. How do the students respond to the SW classes?

A. As the classes go on, the students grow more interested and follow along well. When I see parents at pick-up time, they often tell me their child has been asking them to buy the learning tools we used in class. The children make no secret of how glad they are to see me — some come by even when it isn't their class time and wave hello through the window. One student who has difficulty using her fingers gave me a handwritten letter at every class, and even made my name out of pixel-art Deform Blocks as a gift.

Q. What's your secret for keeping students focused in class?

A. I believe the most important thing is to meet students where they are. Elementary schoolers are often shy around strangers, so I open the class like a storytelling session, using character toys the children love. When I say, "Look, Pororo has come to visit our classroom today," the children slowly begin to focus. When I demonstrate the coding robot while doing my Pororo impression, the atmosphere naturally relaxes. In the high school vocational (job-preparation) classes, many students have strong intellectual and communication abilities, so I take those classes to a more advanced level.

Q. You are now in your sixth year as a "Hope School SW Class" instructor. When do you feel most rewarded?

A. There were students who, even with a tablet in hand, struggled to drag anything on screen, hesitating because they didn't know how to move it. But as the classes continued, they slowly grew comfortable, and by the end they could touch and drag the picture or letter they wanted and place it right where they intended. They also worked out for themselves that "if I do this, I can move on to the next step." Seeing children gain a sense of achievement through class and then approach new situations without hesitation is what makes this work rewarding. I felt especially proud when I heard that they had begun trying to use a kiosk all on their own.

Q. What kind of change do you think these classes are creating in our society?

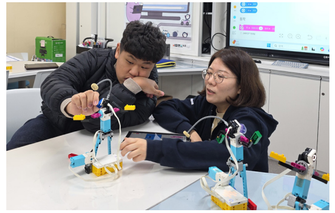
A. Many students never get full access to a wide range of educational opportunities because of their disabilities, and I believe these classes help close that gap, even if only a little. Learning software matters, but what matters more is that the children get to accomplish something on their own and discover what they are capable of. Through "Hope School SW Class," children gain a foundation for taking part in society more naturally, and I believe our society, in turn, can move toward respecting diversity more fully.

A stage that showcased their growth: "6th Hope School SW Competition"

Eligibility Students in "Hope School SW Class"
Purpose Building a sense of achievement through engaging learning and problem-solving experiences



"Creative SW Development" Building robots that solve everyday inconveniences



"Robot Coding" Performing missions quickly and precisely through programmed code

Visiting special education schools nationwide: "2025 Hope School SW Camp"

Eligibility Students at special education schools in island and mountain regions
Purpose Camp-style SW education to help close the digital divide



"Ozobot" Guiding a robot along hand-drawn lines to understand how coding works



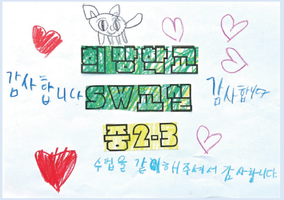
"SPIKE Prime" Assembling a driving base onto a robot to build a self-driving car



"Humming Blocks" Stacking AI coding blocks to compose your very own music

Heartfelt gifts from students on the last day of class





Shinhan Financial Education

Shinhan Easy

Financial literacy, the ability to make sound everyday decisions about spending, saving, and investing, matters not only to individuals but to the stability and future of their families. To make sure everyone can manage their finances on their own terms, in a way that fits their life, we provide tailored online and offline financial education content spanning every generation, from children to young adults and beyond. Drawing on the expertise and experience of the financial group, we help people grasp the financial knowledge they need in everyday life and support them in building financial habits they can put into practice every day.

Financial Education Support for Children & Parents

2,676 people

Financial Education Support for Teenagers

952 people

Financial Education Support for University Students & Young Adults

512 people

Financial Education Support for Vulnerable & At-Risk Families

4,356 people

Online Financial Education Content Provided

60 resources

Online Financial Education Content Views

770,000 views

※ Including views of content published on YouTube





NEW **A Community Financial Education Hub for All: "Shinhan Easy Incheon Financial Education Center"**

The Incheon Financial Education Center is a community hub for accessible, engaging financial education. It features a teller counter where visitors can try banking tasks such as deposits and withdrawals, along with interactive digital booths and programs built around board games and other interactive activities. Open to learners from preschoolers through high school students, the center welcomes a wide range of ages and offers hands-on programs that allow visitors to experience financial concepts firsthand.

From Children to Adults: Financial Education Tailored to Every Group


Financial Education for Children


Financial Education for Vulnerable & At-Risk Families

Financial Education for Children

From children's very first encounters with money, we help them develop sound attitudes and habits around spending through game-based and hands-on education that makes financial concepts easy and fun to learn.

Financial Education for University Students & Young Adults

For young people just beginning to earn an income, we help them reduce uncertainty around managing money and take charge of their finances, including spending, saving, investing, risk management, and housing preparation.

Financial Education for Teenagers

For teenagers about to enter the workforce, we help them understand essential financial knowledge and concepts — employment contracts, pay statements (gross and net pay), and managing a monthly salary — and, on that basis, learn to manage their finances.

Financial Education for Vulnerable & At-Risk Families

We help ease the financial hardships faced by all kinds of households, including single mothers, single-parent families, individuals living alone, and low-income families, providing financial education tailored to their living circumstances to help them build a stable financial foundation.

Shinhan Easy Platform Financial Education

We provide video- and image-driven online financial education content so that families can learn easily at home, creating an environment where people of all ages can learn together.

O-suk Son | Financial Education Participant, Suwon Regional Self-Sufficiency Center, Gyeonggi

The interest on the debt I owed a private lender kept mounting, and with even my bank account frozen, I wanted to give up on everything. But the instructor explained things like debt-restructuring programs, the legal limits on interest, and how to check my credit score, and with what I learned, I now want to work my way out of my situation.

O-hye Lee | Financial Education Participant, Suwon Regional Self-Sufficiency Center, Gyeonggi

Having always relied on an allowance from my parents, I still knew nothing about managing my finances even in my forties. Following what I learned, I now prioritize my spending and think twice about whether each purchase is truly necessary before I spend.

Eun-ji Jeon Manager | Youth Challenge Support Program, Youth Center Eunpyeong Branch, Seoul

Because the training hired real-life cases relevant to young people, participants began keeping a budget and cutting back on unnecessary spending. We also saw them actively looking into housing subscription accounts, jeonse (lump-sum deposit lease) loans, and other options to prepare for their futures.

Decision-Making about Allowances, Growing by Leaps and Bounds

○-jin Shin | Parent of a first grader attending the Incheon Financial Education Center
○-hee Moon | Parent of a fifth grader attending the Myeong-dong Financial Education Center



Q. What made you sign up for "Shinhan Easy" children's financial education program?

A. ○-hee Moon My child's school once held a financial education session for parents, and it turned out the instructor taught classes for "Shinhan Easy." She also recommended Shinhan's own financial education program for children. When I looked through the curriculum, the content on spending and investing seemed like it would really benefit my child, so I signed up.

○-jin Shin Since even adults struggle with managing money, I felt it was important for children to build a sound understanding of money from an early age. My mother, a former banker, also encouraged me, and while looking into financial education programs for my child, I came across "Shinhan Easy."

Q. Which part of the classes did your child enjoy the most?

A. ○-hee Moon Because the classes teach through games rather than just reading or videos, my child found the classes fun overall. She was fascinated on the day she learned about the different types of currency, and after the class on spending in particular, she was the one who started telling me about how to use money wisely.

○-jin Shin Since the classes are taught through storytelling, my child became immersed in the situations in each story and loved every session. She also enjoyed the group activities with peers. Looking forward to the next class, she attended every Saturday, and said she wants to keep going even after she reaches the upper grades.

Q. Comparing before and after the financial education, what changes have you seen in your child?

A. ○-hee Moon Before, whenever my child received an allowance, he was convinced it all had to be saved, so it often just sat in the piggy bank untouched. Since the program, though, he has become more flexible about spending, planning how to save and spend his allowance to suit the situation.

○-jin Shin My child now seeks out books on finance and economics on her own, and asks about the terms and concepts she comes across in books or children's newspapers. Thanks to that, these topics now come up naturally in our conversations — finance, the economy, politics, real estate, investing, and more.



Q. Did you feel financial education matters for young children?

A. ○-jin Shin Watching my child change has brought home just how important financial education is. Money now comes up on its own when we watch the news together and through those conversations I can see them building a basic understanding and values around the economy and politics as well. I believe financial education should begin not after people start earning an income, but in childhood, when lifelong habits are being formed.

○-hee Moon Seeing my child's attitude toward spending change has convinced me of how necessary this kind of education is. Because "Shinhan Easy" offers education for parents as well, we now have fun practicing what we have each learned together at home. I hope there will be more financial education programs like this.

Win-Win Shared Workplace Daycare Center Support

Since March 2025, Shinhan Financial Group has been converting its facilities into "Win-Win Shared Workplace Daycare Centers"* to help address the low birth rate, easing the childcare burden on employees of SMEs and promoting shared growth.

Eligibility	Children of employees of Shinhan Financial Group and nearby small and medium-sized enterprises
Age	Children aged 5 and under
Facilities	Shinhan Shinihani Gangbuk Daycare Center, Shinhan Kids Ilsan Daycare Center

* Win-win shared workplace daycare center
A childcare facility supported by a large company so that the children of its own employees and those of nearby small and medium-sized enterprises can attend together.


Shinhan Shinihani Gangbuk Daycare Center


Shinhan Kids Ilsan Daycare Center

Children of SME Employees Supported

11 people ※ Shinihani Ilsan converted into a win-win shared workplace daycare center (September 2025)

Key Support for Children's Growth

Environment
Spaces separated and arranged by the developmental stage of infants and toddlers

Childcare
Programs where children learn through play and feed their curiosity

Nutrition
Meals freshly prepared on site according to menus planned by professional nutritionists

Safety
Daily safety inspections and regular safety training

Communication
One-on-one consultations, child development reports, and parent participation classes

CHAPTER 2



A Journey with Youth, Unlocking Tomorrow's Growth

YOUTH

#Easing the Job-Seeking Burden
Shinhan Supports Youth (Shin-cheong-hae)

#Global Competencies
Shinhan GYC (Global Young Challenger)

#Capacity Building
Shinhan Career On Shinhan Career Up

#Hands-on Experience
Youth Hackathon

#Opportunities for Self-Reliance
Jobs for Persons with Disabilities

Youth are the greatest driving force shaping our future.
Through our journey with youth, we broaden opportunities for learning and experience, standing alongside young people as they forge their own paths. We support their journey of growth so that, having discovered their own potential, youth can take one more step toward tomorrow.

Youth Supported

1,800 people

Settlement Costs Support

KRW 824.9 million

Learning Space Support

KRW 449.6 million

Shinhan Supports Youth

Shin-cheong-hae

With quality jobs and educational opportunities concentrated in the capital region, countless young people from non-metropolitan areas and small provincial cities leave their hometowns for unfamiliar places. Having to adapt to new surroundings while shouldering basic living costs — housing, meals, transportation — entirely on their own weighs heavily on them as they prepare for employment. To ensure young people never have to give up their job search for financial reasons and can focus fully on preparing for their futures in a stable environment, we provide support for settlement costs and learning space fees.



* This image was created using generative AI.

Eligibility	· Job seekers participating in vocational training under the Ministry of Employment and Labor · Job seekers residing in a regional student dormitory (Hyangto Haksa) ※ Priority is given to youth from non-metropolitan areas or small provincial cities and those from households earning below 80% of the median income. * Hyangto Haksa: dormitories operated with support from local governments across the country for students who have left their hometowns to attend universities in Seoul.		
Support Categories	Settlement costs	Housing, transportation, meals, education, and more	Up to KRW 500,000 per month (varies by region)
	Learning space fees	Study rooms, study cafes, shared offices, and more	KRW 200,000 per month
Support Duration	Three months per person (up to six months)		

The Energy for Growth That Raised the Value of My Future



Seong-gyeong Kim

| Youth Participant in the 3rd Cohort (2025) of "Shin-cheong-hae" | Okcheon, Chungbuk

Q. After graduating from Polytechnic College*, you found a job, and recently you even moved to a new company, didn't you?

A. Yes. My current field, PLC control,** is such a stable line of work that people stay in it into their seventies, so openings rarely come up, but I was lucky. With the "Shin-cheong-hae" funding, I covered books and certification exam fees and could even prepare the equipment I needed for hands-on practice, which let me focus fully on my training. I had hoped to move to a larger company, and I recently got the job.

Q. Is job hunting very different in your hometown compared with the capital region?

A. My hometown of Okcheon in Chungbuk has few jobs and few peers to share employment information with. Even nearby Daejeon lacked enough specialized training institutions. The capital region has experienced instructors and a well-equipped learning environment. Exams and certifications that would have taken me several attempts back in Okcheon, I passed on the first try.

Q. What was it like job hunting alone, away from home?

A. When I first came to Seoul two years ago, to cover rent on a cramped single room and living expenses, I sorted mail part-time at the post office from 5:30 in the morning, then attended classes from 9 a.m. until evening. Later, when I entered Polytechnic College and moved into the dormitory, my housing costs dropped, but living expenses and certification costs were still hard to keep up with.

Q. How did "Shin-cheong-hae" funding help with your job search?

A. I received KRW 700,000 a month for three months — KRW 200,000 for living expenses, KRW 300,000 for study materials, and KRW 200,000 for study cafe fees. Thanks to that, I could focus on studying for my field without spending time on part-time work. If I had known about "Shin-cheong-hae" earlier, I think I could have landed a job about a year sooner.

Q. Did you notice any differences compared with other job-seeker support programs?

A. I had used other public support programs before, and I sometimes felt pressured by the strong focus on employment outcomes and performance. With "Shin-cheong-hae," on the other hand, all I had to do was set my goals and manage my spending accordingly, so I could concentrate on my studies without any added pressure. Sticking to my spending plan as I kept up my job preparation and studies also gave me a real sense of accomplishment.

Q. What does "Shin-cheong-hae" mean to young job seekers?

A. For young people living alone away from home like me, it is support that brings stability and room to breathe. I used to seek out only free spaces because study cafe fees felt like too much, but I came to realize that this is an investment in my future, and that cutting every possible cost is not the answer. As these changes added up, I came to value myself more and gained confidence in my job search. "Shin-cheong-hae" eased my financial burden, but above all, it helped me value myself more.

* Polytechnic College: a vocational education and training institution under the Ministry of Employment and Labor that trains the workforce needed in industry and matches trainees with jobs

** PLC control: a role that designs smart automation by programming and controlling equipment at industrial sites

The Support That Keeps a Job Search Going, "Shin-cheong-hae"

How did "Shin-cheong-hae" help with your job search?

○-jin Chae | Bupyeong, Incheon



The biggest obstacle in my job search was that working part-time left me too little time to truly immerse myself in studying. Being selected for the third cohort of "Shin-cheong-hae" let me quit my part-time job and devote myself to studying, which is how I succeeded in landing an internship at a public institution. I was able to take vocational training courses to earn bonus points in public-sector recruitment and strengthen my job skills, and studying at a study café near home helped me prepare more efficiently for the NCS (National Competency Standards) competency test. The settlement costs support also eased the burden of the transportation and lodging costs that came up whenever I traveled to other regions for interviews at public institutions.

○-ju Jang | Gumi, Gyeongbuk

I am one of the "resting youth" so often mentioned in the media these days — with a shorter career than my peers, and even that made up of scattered fragments. After failing the final interview at the public company I had hoped to join, I felt I needed a competitive edge of my own and began training in data analysis. But juggling all-day classes with tuition and living costs stretched me thin.
The moment I was selected for "Shin-cheong-hae," that financial weight lifted, and by focusing on my studies I advanced to the second round of a major data analysis competition as a non-major. I also took first place in one institution's capstone project, competing alongside my teammates. Landing a job is still a mountain to climb, but thanks to "Shin-cheong-hae," I spent three months discovering what I am capable of and broadening my horizons. Now I am ready to leave "resting youth" behind.

○-yeong Lee | Damyang, Jeonnam

The first day I studied at a café with the "Shin-cheong-hae" funding, I was deeply moved by the realization that someone's support was allowing me to prepare for a job in a comfortable space. Until then, I had felt worthless for not yet having a proper career, and I had been job hunting under constant pressure. As I looked back on myself, my perspective slowly began to change. Circumstances led me to switch my training field from photography to barista work. In the past I would have taken this as a failure, but thanks to "Shin-cheong-hae" I had the psychological and financial room to embrace it as a new challenge.
As a result, I successfully completed my barista training and earned a Level 1 domestic barista certification and an international intermediate barista certification.

○-yeong Jeong | Busan



I was looking for a job or planning to start my own business in floral design. I needed to obtain the Craftsman Floral Design certification, but with no income, the cost of fresh flowers meant that in truth there were more days when I could not practice than days when I could. When I did practice, I had to make do with flowers already used at the academy.
After I came across "Shin-cheong-hae," I could buy all kinds of fresh flowers at the flower market and get real practice in. Thanks to that, I completed the government-funded professional florist training course without a hitch.

My Time with "Shin-cheong-hae" and the Changes in My Daily Life

Living alone while job hunting, I found the monthly food and utility bills weighed on me. The KRW 700,000 in "Shin-cheong-hae" funding was a reminder that I was not alone in an unfamiliar city. I bought textbooks and reference books without hesitation, and when the job search wore me down, I booked a train ticket home to visit my family. Thanks to that support, I landed the job I had longed for. I will never forget this encouragement as I grow into a capable professional.

○-woo Sim | Daegu

I wanted to take classes in Seoul to discover which field truly suited me, but commuting from Daegu to Seoul meant heavy transportation and food costs. Fortunately, through "Shin-cheong-hae" I was able to take video editing and design classes, and I learned that those two fields were not for me. Instead, I discovered a stronger aptitude for strategy and planning, so I traveled to and from Seoul every day for marketing and planning classes. It was a time of broadening my skills and my horizons while finding what I am suited to.

○-hyeon Bae | Gyeryong, Chungnam

The three months I received the support were the most intensive period of growth in my entire life. Because I was working part-time jobs to cover my living expenses, I had kept putting off the studies that really mattered for my future, but thanks to "Shin-cheong-hae," I was able to devote myself fully to preparing for my career.

○-hyun Kim | Siheung, Gyeonggi

I majored in software engineering, but when I ran up against the limits of my practical skills, I enrolled in a government-funded course to fill the gaps. The monthly training allowance was barely enough to cover transportation and meals, and enduring hunger and inconvenient commutes had quietly become part of my everyday life. For someone like me, the funding was a real relief. It meant I could throw myself into my studies without worrying about money.

○-woo Seong | Hanam, Gyeonggi

With "Shin-cheong-hae" covering my living expenses and my regional student dormitory covering my housing costs, I was able to achieve both of my goals: earning A+ grades in every course and passing a certification exam. I will soon be a senior, and this experience has given me the conviction that "if I put my mind to it and prepare, I can achieve it," as well as a great deal of positive energy.

○-won Ji | Yongin, Gyeonggi

Living in Seoul was a choice I made for the sake of my job search, but in an unfamiliar environment, the monthly lodging and transportation costs seemed to hold me back from moving toward my dream. Then, when I came across "Shin-cheong-hae," I experienced what felt like a miracle: moving beyond mere survival and beginning to truly live. Together with the wonderful people I met during the training, I shared my worries and dreamed about the future, experiencing what it truly means to stand on my own two feet.

○-seo Song | Nonsan, Chungnam

Global Young Challenger

Shinhan GYC

We support overseas employment so that young job seekers can discover opportunities in a wider world and put their abilities to work. Through training in Korea and abroad, we help them build a global perspective by experiencing local cultures and industries firsthand. We lay the groundwork for young job seekers to take on the world stage and grow into global talent.

Employment Support

6th Cohort: 51 people

7th Cohort: 48 people (completed)

Overseas Employment Rate

80%

※ Results based on the 6th cohort / 7th cohort in progress



Program Details

Support for Overseas Employment	· Language, cross-cultural, and job competency training needed for overseas employment, · Support for local field trips and employment preparation expenses
Overseas Employment Matching Support	· Company information provided through overseas networks · Ongoing employment matching support through one-on-one guidance with dedicated country coordinators

With the "Shinhan GYC" Pacemaker at Our Side, We Finished the Overseas Employment Marathon

Hyo-jin Lee Graduate | "Shinhan GYC" 6th Cohort – Vietnam Program
Se-eun Park Graduate | "Shinhan GYC" 6th Cohort – Japan Program



Q. What kind of work are you doing in the country where you were hired?

A. Hyo-jin Lee In Bac Ninh, Vietnam, I handle contract administration for the construction of an extension to LS Electric's production building. Having majored in architecture, I had hoped to handle scheduling and cost control at overseas plant construction sites, and now I am doing exactly the work I aimed for.

Se-eun Park I have secured a position at an HR services company in Japan and will be starting work soon. I will be working in the global division, which supports international talent seeking employment in Japan.

Q. What led you to pursue employment in the country you chose?

A. Se-eun Park I had been interested in Japanese media since childhood, so at university I majored in international and area studies, concentrating on Japan-related subjects. As I researched the cultural similarities and differences between Korea and Japan and studied Japanese, I naturally began to want to live there myself.

Hyo-jin Lee I chose Vietnam because I wanted to grow alongside a growing country. Vietnam has been developing steadily across many regions and industries, so I thought that I, someone still leveling up, and Vietnam, a country still leveling up, would be a great match. Also, its living environment and culture are similar to Korea's, and with so many Korean companies operating there, I saw it as a land of opportunity and an easy place for Koreans to live.

Q. How did you come to apply for "Shinhan GYC"?

A. Se-eun Park I learned about it through an acquaintance's recommendation while preparing for the JLPT (Japanese Language Proficiency Test), and I liked that it offered 100% in-person training plus on-site training overseas. In-person training is more effective than online sessions, and staying in the country would bring many more opportunities. Of course, I also considered that every cost of the training would be fully covered.

Hyo-jin Lee What impressed me was being able to job hunt on site after the training in Korea. I figured I could learn the country's language, culture, and job market at home, then stay in the country and apply for jobs there myself. Since I was aiming for construction, a relatively specialized field, the fact that the program did not restrict which jobs I could apply for was another major reason I applied.



Q. Which parts of the training in Korea helped you most in getting hired?

A. **Hyo-jin Lee** My English had centered on exams like the CSAT (Korea's college entrance exam) and TOEIC, so my conversation skills were weak, but they improved greatly through the training in Korea. I used to hesitate to speak up for fear of making grammar mistakes, and my vocabulary was limited. Now, though, I can hold my own well enough to share my opinions at work.
I encountered Vietnamese for the first time at "Shinhan GYC," and picked up basic conversation as well. I think that experience showed my interviewers how sincerely I wanted to work in Vietnam.

Se-eun Park For me too, conversation practice helped the most. I hold the JLPT N1 certificate, the highest level, but I had taken a break from Japanese after graduating from university, and having never lived in Japan, I felt nervous whenever I had to speak. After taking Japanese classes five days a week and practicing business etiquette and mock interviews over and over, I learned to come up with answers to unexpected questions on the spot. In the final interview, I was even told, "Your Japanese sounds like a native speaker's." Even Japanese people slip up on business etiquette when they get nervous in interviews, but thanks to practicing with my classmates and teachers, my nerves settled a great deal.

Q. How did the overseas training experience help you adjust to life there?

A. **Hyo-jin Lee** Learning the language and culture while communicating with Vietnamese professors was truly valuable. Talking with them gave me the courage to talk with local people. Thanks to that, I began greeting people first and striking up small conversations in everyday life, which helped me settle into Vietnam smoothly. The professors even invited me to their homes and introduced me to local fruits, letting me experience Vietnamese culture up close.

Se-eun Park In Japan, much of the hiring process, from the first application through the final offer, takes place over email, so business-level keigo, the Japanese honorific style, is essential. Even though I had learned it during the training in Korea, I had never actually used it, so at first it felt unfamiliar.
During the overseas training, however, I got to use the expressions common in emails myself and practice them repeatedly, so they gradually became second nature. My replies got faster, and emailing with company HR teams became much easier. Being able to apply what I had learned in Korea right away on the ground was what helped the most.

Q. If you had prepared for overseas employment on your own, what would have been the hardest part?

A. **Hyo-jin Lee** With overseas employment, information is hard to come by, and there is so much to manage, from language to visas, that sorting out the whole process alone would have taken me a very long time. I know myself — when preparation drags on, my motivation slips, so meeting "Shinhan GYC" teachers and mentors was a tremendous help.

Se-eun Park For me, the psychological side would have been hardest. What I'm most grateful for about joining "Shinhan GYC" is the people. Even after deciding to work in Japan, I felt lost, not knowing where to turn with my questions, but at "Shinhan GYC" I could get help from teachers, alumni, and classmates. Preparing alongside people who shared the same goal was reassuring, and even now, living in Japan after being hired, I still have them around me, so I never feel lonely.



Q. What does "Shinhan GYC" mean for young people dreaming of working overseas?

A. **Hyo-jin Lee** It may sound a little cliche, but for me it was a compass. The program advises each trainee according to their own goals and direction so they can find the right job, and helps them adjust to life in Vietnam. Alone in an unfamiliar environment, I might have drifted off course and lost sight of my goal, but with "Shinhan GYC" at my side, I stayed on track throughout the journey toward working overseas and reached my destination.

Se-eun Park To me, "Shinhan GYC" felt like the bible of overseas employment. Whatever your field, if you follow it step by step, you naturally end up prepared. Even complete beginners to overseas employment can follow along. That said, a bible only shows you the path; in the end, reading it, taking it in, and getting results come down to you. I think it is when the support of "Shinhan GYC" and your own effort come together that the very best results follow.



How to Start a Career Abroad

Ju-yeon Seo Trainee | "Shinhan GYC" 7th Cohort – Poland Program

I chose the Poland program because Poland's logistics and manufacturing sectors are growing rapidly, and I believed career opportunities would open up there. With Korean companies expanding actively into Poland, I also felt that working abroad would be an easier step to take than before. I was worried about my limited understanding of logistics roles, but the job training raised my overall understanding of the industry. Studying industry-related issues, in particular, was a great help in writing my cover letter and preparing for interviews.

At work I need to use both English and Polish. A working holiday in Canada had left me confident in everyday conversation, though not at a business level. Through the training, I learned everything from the specialized vocabulary used in the industry to expressions used in real work settings and how to write business emails. My Polish, which I had known nothing of before, also improved dramatically in a short time, and I landed a job before the training even ended.

Steadfast Support That Kept My Dream Alive in an Unfamiliar Country

Han-gyeol Kim Trainee | "Shinhan GYC" 7th Cohort – Hungary Program

While weighing overseas employment during my exchange semester in the United States, I learned about "Shinhan GYC" through a mentor with a doctorate who was helping me at the time. Among the many countries offered, I chose Hungary because it is a key hub of the battery industry at the heart of Europe. Korean battery companies use Hungary as their main base for entering Europe, and European automakers are clustered there, so I saw it as the ideal environment to experience the whole electric vehicle industry and grow into a battery industry specialist.

My work is conducted mostly in English, but the Hungarian I picked up during the training has helped me feel closer to my local colleagues. Also, the experience of crafting my cover letter into a single story carried through to my interviews, where I could speak about the experiences and stories that are truly mine.
For anyone weighing overseas employment, I believe "Shinhan GYC" offers the very best education along with everyday living support and a strong trainee community that continues across cohorts — a truly solid foundation.





Getting Hired Is Half of It, Settling In Abroad Completes the Journey!

Min-ji Kim Manager | Hankuk University of Foreign Studies,
In Charge of the "Shinhan GYC" Japan Program

If overseas employment is the only goal, you can easily struggle to communicate with local colleagues and adapt to the culture while working. That is why some end up giving up hard-won positions and returning to Korea, which is truly unfortunate. "Shinhan GYC" trainees are far more likely to stay and settle abroad than other job seekers because the course is built as a long seven-to-eight-month race that teaches them to keep going all the way to the finish line without giving up.
Once they can stand on their own, trainees grow personally whether or not they land a job abroad, and that confidence and sense of achievement lead to successful employment and settlement abroad.

High school students participating in Shinhan Career On

2,752 people

Youth Participating in Shinhan Career Up

150 people

Shinhan Career On & Shinhan Career Up

We support young people's career growth step by step, from career exploration to building practical job skills. Participants come to understand themselves through AI-based aptitude and competency assessments, and we provide job training, hands-on experience, and mentoring so they can build the competencies the field demands. In this way, vocational high school students can, before entering the workforce, get a clearer sense of their aptitudes and career paths, while young job seekers can further strengthen their job competencies, so they can make a stable transition into the workforce.



Shinhan Career On		Shinhan Career Up
Vocational High School 1st–2nd Grade	**Vocational High School 3rd Grade**	**Job Seekers** ※ University students, students on leave of absence, those seeking re-employment, etc.
· AI aptitude and competency assessments · Specialized training courses · Support for earning national certifications	· AI aptitude and competency assessments · In-person job-search workshops · One-on-one tailored job-search support · Support for participation in PR competitions	· New-hire training to build job skills · Special lectures by working professionals and networking support · Mock interviews and feedback on cover letters and portfolios · Connections to corporate hiring opportunities

Discovering Strengths, Designing Careers

Shinhan Career On

We support vocational high school students in designing their careers so they can enter the workforce and grow on stable footing. Along with job training, practical experience, and tailored mentoring, students grow their capabilities through AI-based aptitude and competency assessment and gain opportunities that lead to actual employment through corporate partnerships.

Things I had only vague notions of, like using job sites and preparing for interviews, became concrete through "Shinhan Career On." In the mock interview, the instructor gave me realistic advice on my strengths and areas to improve, which was a great help in revising my cover letter and preparing for interviews. I also came away with a clear sense of which companies to target and how to prepare.

Seo-yeon Kim Student | Kyunghwa Girls' English Business High School

Not knowing what I truly loved or was good at, thinking about the future always felt like walking through fog. Through the "Experience Savings Account," I was able to sort out how my past experiences could become real competencies, and I came to understand my own disposition. Realizing that the things I had taken for granted were actually my own strengths — problem-solving and a sense of responsibility — gave me confidence in myself.

So-hee Kim Student | Sungbo Business High School

Since discovering my strengths, much of my fear about the future has faded. What stays with me most is learning the STAR method for interview answers. Though the time was short, practicing how to shape my answers around my strengths was a great help. Drawing up my own career plan on the career roadmap also showed me clearly which direction to take in preparing for the future.

Min-seo Lee Student | Mirim Meister High School

Building Real-World Skills, Building Your Edge

Shinhan Career Up

We focus on closing the gap between the competencies job seekers have and those companies demand. To help them move beyond aimless preparation and systematically acquire the skills needed on the job, it provides six weeks of real-world experience at a virtual company, "Sol Company." Young people sharpen their job competitive edge based on their strengths, while companies gain talent ready to contribute from day one.

I wanted to know exactly what UX/UI designers do at a company, so I joined programs at other organizations, but they centered on product management roles and never fully answered my questions. Then, through "Shinhan Career Up," I was mentored by a practicing product designer and finally understood the role in detail. When the mentor explained, with data to back it up, that "designers have a direct impact not only on user convenience but also on company revenue," I felt my perspective on the profession broaden.

Ye-jin Oh Trainee | "Shinhan Career Up" 9th Cohort – Design Track Graduate

When you are preparing for a job, daily life can easily fall apart without strong self-discipline, but working at "Sol Company" for six weeks as if commuting to a real office gave my days a steady routine. I met real clients, listened to their views, and wrote proposals. I was immersed enough to catch myself hoping my ideas and plans would truly be useful to them.

Ji-eun Moon Trainee | "Shinhan Career Up" 9th Cohort – Marketing Track Graduate

When you job hunt alone, you start to wonder whether you are doing it right and lose confidence. But the environment of actually commuting to work made me feel a greater sense of responsibility for my work. Receiving feedback from my team leader also helped me develop the ability to draw conclusions more logically.

Bu-geon Lee Trainee | "Shinhan Career Up" 10th Cohort – Marketing Track Graduate

Youth Hackathon

This program offers young people preparing for careers in app and web development and UX/UI design hands-on project experience and opportunities to strengthen their employability, all in a real workplace setting. For six weeks, participants commute to an office in Myeong-dong, working directly on real-world assignments presented by Korean IT companies. Along the way, feedback from professionals at these companies helps them develop the instincts needed for actual work as they bring their projects to completion. A job-search support package, including expert career coaching and consulting on cover letters and interviews, helps participants turn that experience into concrete job preparation and sharpen their skills even further.

Youth Supported

93 people

1st Cohort Participating Companies

AXZ · Flatbread · Bunkerkids · dtto9 · AdEfficiency · Shinhan Financial Group Hope Foundation

2nd Cohort Participating Companies

Sandoll · AXZ · Cleaning Lab · SeedGen · Cartax · Cltoo (Mooncademy) · Dtonic · Shinhan Scholarship Foundation



Program Details

Strengthening Practical Skills	· Building hands-on experience through real corporate projects · Feedback from professionals at participating companies · Participation in Pitching Day and awards
Strengthening Employability	· Job-search support package (cover letter feedback, mock interviews, internships, etc.) · Career growth coaching from experts

From Business Planning to Service Launch: A Six-Week Hands-On Journey



Week 1

Kickoff Meeting, Business Plan Drafting

Reporting to the Office · Team Building · Company Matching

Young participants in the "Youth Hackathon" gathered at Shinhan Expace. These aspiring developers and designers spent six weeks carrying out missions presented by companies, building real-world experience along the way. Teams were formed based on each participant's experience, skills, and strengths, and matched with a company. Developers and designers were paired evenly on every team, and the teams got their projects underway starting by drafting a business plan.

Youth Hackathon 1st Cohort Participating Companies

AXZ (Daum portal)	Operator of an integrated internet portal service
Flatbread	Digital out-of-home advertising platform
Bunkerkids	AI-based personalized diet and exercise habit platform
dtto9	UX/UI-focused digital content agency
AdEfficiency	Performance marketing company powered by AI and big data
Shinhan Financial Group Hope Foundation	Nonprofit public-interest foundation of Shinhan Financial Group

Youth Hackathon 2nd Cohort Participating Companies

Sandoll	Typography and brand content company
AXZ	Platform company operating the portal site "Daum"
Cleaning Lab	Lifestyle services platform company
SeedGen	Specialized information security services company
Cartax	Vehicle driving-log service startup
Cltoo (Mooncademy)	Sports-themed travel startup
Dtonic	Specialist in spatiotemporal big data analytics
Shinhan Scholarship Foundation	Public-interest foundation discovering and nurturing future talent

Week 2

Idea Development and Mentoring

Ideation Sessions · Mentoring

Settling into their assigned team spaces, the participating teams began work by sharing the references each member had researched, building on their business plans and generating ideas on how to develop the services each company needed. Examining the ideas from both developer and designer perspectives, they checked how feasible each one was and worked out a direction together. They then took the ideas they had settled on to mentors working in the field. The mentors pointed out factors to consider in commercialization and offered direction from a marketing perspective, advising the teams on how to shape their ideas realistically. Working through these rounds of revision, participants steadily developed their practical instincts.



Week 3

Reexamining Ideas from a Commercialization Perspective

Idea Proposals | Feedback from Companies | Cover Letter Consulting

After dozens of revisions, the ideas had taken shape — but a CEO sees things from yet another angle, so sessions were arranged for the teams to have their service direction reviewed by each company's CEO and CPO. At times there were exclamations of admiration — "Oh, I never would have thought of this service" — but there was also a steady stream of questions aimed at identifying potential pitfalls: "Think carefully about how users behave," or "Might this feature feel inconvenient to use?" Through this process, some teams revised their plans or took their projects in entirely new directions. At the same time, the job-search support package ran in parallel, with one-on-one feedback on cover letters and resumes, giving participants dedicated time to assess their individual strengths and areas for improvement.

Week 4

Development and Design for Service Implementation

Service Development | Design

Job Application Photo Session

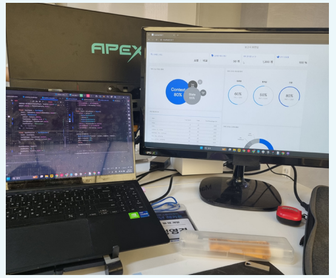


As projects progress, plans often change on the fly when teams run into real-world problems. Differences in perspective between developers and designers sometimes led to clashes of opinion, but in working through them, participants came to appreciate firsthand the importance of collaboration. Professional headshot sessions were also held. With professional makeup and hairstyling, and dressed in sharp suits, participants had their photos taken for their job applications, making the prospect of a job feel ever more real.

Week 5

Refining the Work through Service Demonstrations

Demo Preparation | Mock Interviews



With their projects now taking concrete shape, the teams built prototypes and put them through demonstrations. They fixed the problems uncovered along the way, making fresh changes and steadily raising the level of polish. Ahead of the showcase, participants prepared their presentation materials and held rehearsals.

Mock interviews ran in parallel: seated in groups of three or four before interviewers, just as in a real interview, participants answered the questions posed to them and gained an objective view of themselves. Reflecting anew on their attitude, tone of voice, pacing, facial expressions, and the intent behind each question, they grew through the feedback they received.



Week 6

Idea Showcase

Rehearsals | Pitching Day | Awards Ceremony

Bringing the six-week project to a close, each team took the stage at a showcase to present their completed projects. Participants were given just seven minutes to present! Before the judges, they unveiled what they had built, each team displaying its full capabilities.

After the team presentations, the teams shared their work with one another, extending their learning even further. Awards followed for the teams with outstanding results, bringing the intense six-week journey to a close.

Finding My True Calling in the Thick of Real Work

Yeo-jin Yoon Designer
| "Youth Hackathon" 1st Cohort, UX/UI Design Track Graduate



Q. You were hired by one of the companies that took part in the "Youth Hackathon," right?

A. Yes, I'm now working as a content designer intern at Bunkerkids, the AI chatbot company I worked with during the program. Bunkerkids was actually the company I listed as my first choice before the company matching. To my great delight, after the whole program ended, Bunkerkids invited me to join them as a content designer. I had also come to realize that content design suited me better than the UX/UI design I had studied in a nine-month bootcamp, which made the offer all the more welcome.

Q. Having experienced both, what differences did you notice?

A. The bootcamp also ran on team projects, but real companies were not part of it. What set the "Youth Hackathon" apart was gaining hands-on experience through real corporate projects, along with feedback from working professionals throughout the process. Thanks to that, I was able to connect my own strengths to the role that designers are expected to play in the field. It also provided a job-search support package for things like cover letter writing and interviews.





Q. Did you find the job-search support package, with its coaching on cover letters and interview answers, useful?

A. Yes. The resume consulting helped so much it was almost a shock. My mentor kept asking me questions one-on-one, helping me figure out my strengths, weaknesses, and career direction, and I realized I had been job hunting without really knowing myself. It turns out that "understanding yourself" is where job preparation truly begins.



Q. What project did you work on during the six weeks?

A. Our team, B1F, was given a mission from the advertising company Flatbread: a QR code–based interactive DOOH (digital out-of-home advertising) idea. While exploring how to capture the strengths of both outdoor and digital advertising, we settled on a participatory game ad for baseball stadium audiences. Since it was a game ad, we wanted it to be flashier and more eye-catching than a typical service, so we studied various game apps and focused on moments that would catch the eye and pull people in.

Q. Your team, B1F, won the "Development Innovation Award," the top prize. Did you expect that?

A. I wasn't expecting to win at all, so I was truly surprised. Midway through the project, one of our developers landed a job and left, which opened a gap in our team. We worried whether we could pull off the demo at the showcase, but that situation actually made our team even more determined. Focusing on each of our roles, we came to feel the real power of teamwork. This award feels like recognition of our process rather than just the result, which makes it all the more rewarding.

Q. How will you remember "Youth Hackathon" years from now?

A. What I'll remember most is how genuinely committed everyone was, every step of the way. Not just my fellow participants but the instructors, mentors, and program staff were all so passionate. Many of them had deep hands-on experience, so I learned so much just by being around them — an experience I never could have gained on my own. I'll remember it as the "Youth Hackathon" where everyone was all in.

Job for Persons with Disabilities

For people with hearing impairments, who face many social barriers to employment, the Foundation supports the operation of the sheltered workplace "Cafe Swith." We provide an environment where they can work securely and continue to expand opportunities for them to work side by side with non-disabled colleagues. By providing cafe spaces along with support for labor and ingredient costs, we are creating sustainable jobs for people with hearing impairments.

Cafes in operation

7 locations

Disability Awareness Campaign Participants

863,655 people

※ Online and offline combined



A Workplace Connecting Me to the World and to Others

Ji-won Lim Barista
| "Cafe Swith" Main Branch



Q. You're now in your third year at "Cafe Swith." How has it been working as a barista?

A. As someone with a severe hearing impairment, I worried a lot about my career path when I turned twenty. Back then, what worried me most was whether I could communicate well with people at work, and I lacked confidence about what role I could play in society. But after earning my barista certification and settling into a stable position at "Cafe Swith," I feel I've found my role. Every day, coffee is how I connect with people and with the world.

Q. When do you most feel that you're connecting with the world through coffee?

A. I feel it when I hand someone a cup of coffee, meet their eyes, and see a small act of kindness brighten their day — that's when the meaning really hits home. I also feel it during busy moments, when my colleagues and I help each other and solve problems together through sign language and all sorts of other ways. Communication can happen through more than words; sincerity and attitude matter just as much. As these experiences have accumulated, work has become a way for me to grow and keeps me connected to society.

Q. Are there moments at work when you feel you've grown?

A. Yes. I still make mistakes sometimes, but I try to see things through responsibly, and when a day ends well, I feel I've grown a little more than yesterday. The experience I've built at "Cafe Swith" has also opened up new possibilities for me. It even gave me the chance to take part in an exhibition, something I had always wanted to try.

Q. An exhibition — so you paint?

A. Yes, I'm majoring in painting while balancing work and my studies. Under the title "A Swith Exhibition," my works were displayed for six months at the "Cafe Swith" Jeongneung branch. About 10,000 customers viewed them, and some even reached out wanting to buy my work. It was a truly precious experience. I discovered my potential not only as a barista but as an artist with a hearing impairment, and it helped me shape my own identity more clearly. It also gave me a real sense of pride in working at "Cafe Swith."

Q. How do you think spaces like "Cafe Swith" help our society?

A. I believe they will reduce social prejudice against people with disabilities, and in turn, this can motivate people with disabilities to seek out and pursue new opportunities. I, too, have encountered opportunities here that are hard to come by anywhere else and grown tremendously. There is still so much to learn, and I look forward to it. I want to keep growing into someone who can fully play my part.

In celebration of the Day of the Deaf (June 3), a coffee-bag product featuring Barista Ji-won Lim's artwork "The Painting Thief"



CHAPTER 3



A Journey with Society, Expanding Sustainability

SOCIETY

#Startup Ecosystem
Startup Support
(Shinhan Square Bridge)

#Sustainable Development
Social Economy Support

#Win-Win Community
Leading by Example Relay

A better tomorrow takes shape only when innovative technology and social value come together.
From startups preparing to grow on the strength of outstanding ideas and technology to social economy organizations tackling social challenges and creating new value, we stand with each of them,
so their potential can take flight, helping build a more sustainable future for our society.

Startup Support

Shinhan Square Bridge

We support the growth of startups that turn ideas into businesses and bring technologies to market. Through specialized incubation programs at each regional hub, we provide opportunities tailored to each startup's growth stage and industry, and we expand collaboration opportunities by connecting startups with large corporations, investors, and local communities. We also support global expansion, opening up new business possibilities and creating an environment where technology and value grow together.

Supported member startups

99 companies

Investment attracted (facilitated)

KRW 78.6 billion

Increase in corporate value

KRW 282.49 billion

Annual Jobs Created and Retained

1,219 people

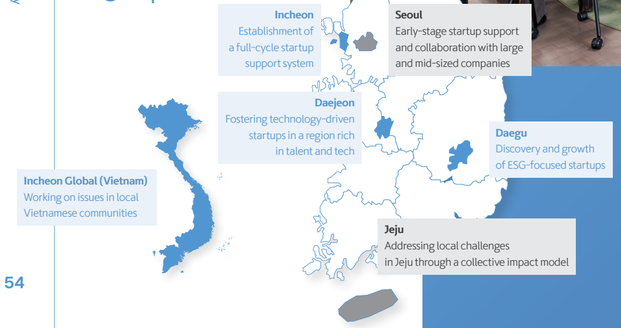
CES Innovation Award winners

17 companies

Selected as Baby Unicorns

3 companies





Incheon
Establishment of a full-cycle startup support system

Seoul
Early-stage startup support and collaboration with large and mid-sized companies

Daejeon
Fostering technology-driven startups in a region rich in talent and tech

Daegu
Discovery and growth of ESG-focused startups

Incheon Global (Vietnam)
Working on issues in local Vietnamese communities

Jeju
Addressing local challenges in Jeju through a collective impact model

Corporations and Startups: Synergy Created through Collaboration

Sa-do Lee, NBD Team, LG Household & Health Care
| "Shinhan Open Innovation" 10th Cohort, Corporate Partner
Woo-seok Jung, Director of Risorius
| "Shinhan Open Innovation" 10th Cohort, Member Company





Q. What kind of startup is Risorius?

A. Member company Risorius develops solutions that use biosignals such as brainwaves (EEG) and deep learning technology to quantify and analyze the state of the central nervous system. We joined the 10th cohort of "Shinhan Open Innovation" as a member company and were matched with LG Household & Health Care, and we are now moving through the PoC (proof of concept) stage, which verifies feasibility.

Q. Why did you want to match with Risorius as your collaboration partner?

A. Corporate Partner Risorius's EEG analysis device and algorithm are highly advanced, so we selected the company to explore whether its technology could be applied to customer analysis. The team's capabilities are also outstanding, and we expected positive synergies, both in potential links to the business areas we are planning and in strengthening our internal capabilities.

Member company We wanted to draw on LG Household & Health Care's consumer experience and product planning capabilities to explore how our brainwave technology could be applied in the consumer goods market. In particular, we saw room for it in neuromarketing (analyzing consumer preferences based on brain responses) and in interpreting consumer responses, and that this was where the two companies' areas of interest truly converged.

Q. What goals did the two companies hope to achieve through this collaboration?

A. Member company Our goal was to verify whether sensory experiences and biosignal interpretation could actually translate into business insights. LG Household & Health Care presented challenges rooted in consumer experience, and we interpreted them using EEG data. We then refined the work by reviewing PoC applicability and operational structure and repeatedly validating its effectiveness.

Q. What do you see as the strengths of "Shinhan Square Bridge" in discovering collaboration partners?

A. Corporate Partner When we pursue collaborations with startups on our own, it takes considerable time and money to align our needs and ways of working. "Shinhan Square Bridge" thoroughly identifies the corporate partner's needs in advance and connects the company with the right startups, which raises the likelihood of successful collaboration while also reducing the burden of both time and cost — that, I believe, is its greatest strength.

Q. How did the dedicated coach help during the collaboration between the two companies?

A. Member company Our dedicated coach helped us translate our EEG technology and ideas into business language that the corporate partner could easily understand. Once we reframed our messages in a way that was easier to convey to external stakeholders, the communication barriers came down, which was a great help in expanding our partnerships.

Corporate Partner Within a large corporation's system, it is hard to fully grasp a startup's decision-making and circumstances, and startups likewise find it difficult to understand a large company's structures and ways of working. Our dedicated coach mediated between the two sides with a clear understanding of both sides, and stayed with us as we shaped our ideas into concrete form, so the overall collaboration proceeded smoothly.

Q. What conditions or expectations do you have for this collaboration to become a successful open innovation case?

A. Corporate Partner I believe it will be possible if three conditions are met. First, the collaboration must generate business results that lead to actual revenue, and second, Risorius's technology must contribute to advancing and strengthening our in-house research capabilities. Finally, if the technology can be applied across a wide range of fields, this will be recognized as a genuinely successful case.

Member company Through this collaboration, we gained a much clearer understanding of the potential of EEG technology in non-medical settings and of the level of technology the market actually demands. We also experienced firsthand the criteria companies use when reviewing a PoC, which is helping us sharpen our market entry strategy, so we hope this grows into a truly meaningful success story.



One Seamless Flow
Completing the Journey into Vietnam

Ji-min Kim, Co-CEO, and Min-chan Kim, CTO of DDOIT
| "Shinhan Open Innovation" 2nd Cohort, Member Company



Q. What services does DDOIT provide?

A. DDOIT provides simulation-based disaster safety training using VR content. With conventional theory- and video-based safety education, only 12% effective in driving behavioral change, whereas participants retain up to 70% of what they learn from our simulation-based VR disaster safety training even two weeks later.

Q. Was there a reason you considered entering Vietnam first, rather than the domestic market?

A. We faced two limitations in the domestic market: a shortage of opportunities for field validation, and low awareness of VR-based education. Although public institutions verified our technical capabilities and applicability through a 2025 PoC, a lack of trust in early-stage startups made it difficult to build up a track record. Moreover, because the existing safety education market is built around videos and instructors, we struggled to convince people of the effectiveness of VR training, so securing a successful track record overseas became essential.

Q. Why did you choose "Shinhan Square Bridge" in particular?

A. Given the nature of our field, our business model centers on B2B and B2G. So the factor we considered most important when going overseas was collaboration with a partner who understood the local market and had a strong network. "Shinhan Square Bridge Global (Vietnam)" runs its programs together with local organizations such as MSD United Way Vietnam and ZODIAC, so we saw it as a way to quickly gain insight into an unfamiliar market. The structure of "Social Open Innovation," which validates technological potential with the goal of tackling social challenges, also impressed us.

Q. What was the biggest limitation you faced while carrying out the local PoC?

A. It was our limited understanding of the local environment. At first, we assumed we could proceed much as we had in Korea, but in reality most Vietnamese students were encountering VR devices for the very first time. Because they were unfamiliar with operating the equipment, even reaching the safety training itself proved difficult. To address this, we adapted the solution to the Vietnamese context by adding tutorials and restructuring the learning content.

Q. Through "Shinhan Square Bridge," what was it like to move from technology development to validation and on to partnerships?

A. We used to believe that if you build good technology, the market will follow. But through this experience, we truly felt that technology development, validation, and partnership are not separate stages but one continuous flow. Field feedback fed directly into technical improvements, and as that process in turn expanded into partnerships, we came to think in market-centered terms. In particular, with local partner connections, PoC, and mentoring all working together, we were able to move quickly from market research to validation and on to discussions of follow-on business.

Mapping Partners to Tackle Social Challenges Together

Nguyen Phuong Linh, Director of MSD UWV
| "Shinhan Open Innovation" Partner Organization



Q. Can you tell us about MSD United Way Vietnam (MSD UWV), a partner organization in the Global (Vietnam) program?

A. We are a nonprofit organization that improves the quality of life of vulnerable groups in Vietnam by bringing communities together and building ecosystems of collaboration. We help Korean startups take root in Vietnam and work with a wide range of local partners to create real social impact.

Q. What role did you believe DDOIT could play in taking on social problems in Vietnam?

A. Vietnam frequently experiences disasters, including drowning, traffic accidents, fires, floods, and typhoons. Yet school education rarely goes beyond textbook-based theory, leaving students few chances to practice responding in real situations. DDOIT's XR-based training lets students judge and respond for themselves in environments that closely resemble real life, which struck us as a genuinely meaningful solution.

Q. What changes came about through the matching of DDOIT with the corporate partner ZODIAC?

A. At first, we were not fully convinced about DDOIT, but as the project progressed, the team's attitude and ability to execute impressed us. In particular, the change was clear in how quickly they took on feedback and kept improving the solution along the way. Through the PoC, the solution was refined to fit the local context, and as it delivered real results, we saw both DDOIT's potential and its ability to execute at the same time.

Q. Were there any changes or moments in the field that left a particularly deep impression?

A. During the PoC at Anh Linh Charity School, the students' reactions to seeing XR for the first time stayed with me. It went beyond a mere hands-on experience: as the students came to understand crisis situations and tried responding on their own, their engagement rose and their confidence grew with it. This matters beyond educational effectiveness. It expands opportunities, narrows learning gaps, and changes how these children perceive their own future possibilities.

Q. From MSD UWV's perspective, what is the greatest value of the "Social Open Innovation" program?

A. I believe the essence of "Social Open Innovation" lies in connection. "Shinhan Square Bridge Global (Vietnam)" is a platform that brings this connection to life, weaving together technology and social needs, startups with local communities, and a wide range of stakeholders with one another. Through these connections, innovation does not stop at the idea stage but grows into solutions that make a real difference in people's lives. And for startups, the value of the program is the experience of going beyond technology development to create meaningful value with real-world impact.

Carbon Neutrality as a Growth Strategy: "ESG Incubation"



In an era when only companies that understand and manage carbon can sustain their growth, "Shinhan Square Bridge Daegu," the ESG-specialized hub, helps startups turn carbon neutrality into a new opportunity for growth. Through carbon neutrality consulting, it diagnoses member companies' emissions, helps them build reduction strategies and certification processes, and helps them meet the standards they need to enter global markets.

Companies today must manage carbon emissions across their entire value chain, not only their own plants but also the activities of suppliers and consumers, while complying with a range of global standards such as LCA (Life Cycle Assessment), the Scope 1, 2, and 3 framework, and the ISSB international disclosure standards. To help startups carry out this complex process step by step, the Daegu hub runs hands-on programs from build-up coaching to modeling and IR consulting, cultivating a startup ecosystem in which sustainability and growth are created together.

Shinhan Square Bridge Incheon "2025 Members Day"



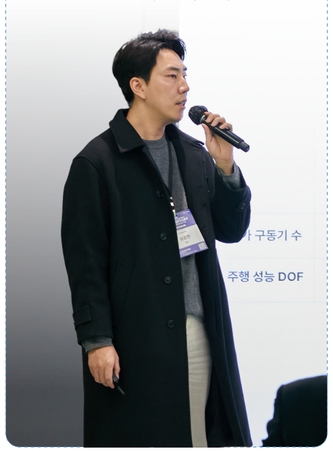
"Shinhan Square Bridge Incheon" — run since 2020 as a public-private partnership among Shinhan Financial Group, Incheon Metropolitan City, and the Incheon Free Economic Zone Authority — hosted the "2025 Members Day."

The event featured a demo day at which member companies in deep tech, biotech, and eco-friendly and sustainable technology showcased their technologies and business outlooks to stakeholders. After the presentations, the event arranged one-on-one meet-ups with investment firms and open innovation organizations so that the companies could attract investment or find new growth opportunities through collaboration.

Notably, the same day also saw a university startup competition, held to energize the startup ecosystem and cultivate new entrepreneurial talent. Ten teams of young aspiring founders from across the country had the commercial potential of their ideas assessed.

An Early-Stage Startup's Potential, Discovered and Nurtured through IR Coaching

Seung-hyun Shim,
CEO of Griffin Robotics
| Grand Prize Winner,
"HERO IR" University Startup Competition



Q. Griffin Robotics won the Grand Prize at "2025 HERO IR University Startup Competition." What does the company do?

A. Every year, recurring accidents at industrial sites claim many lives. To help prevent these accidents, we are developing "Roll & Fly," a hybrid drone solution that moves freely between ground and air to monitor industrial sites. It rolls along the ground and takes flight in an instant when needed, carrying a 360-degree camera that can collect data even in narrow, hazardous spaces that are difficult for people to access.

Q. What led you to take part in "HERO IR"?

A. We were confident in our technology, but we lacked the ability to express it in the "business language" that investors and the market could grasp. At one startup competition, we received the feedback, "We can't tell what you're trying to say," and that was when we realized that knowing a technology and communicating it are entirely different challenges. So in this competition, more than winning a prize, we wanted to test our business plan in front of investors and judges.

Q. Was there anything that made "HERO IR" feel different from other startup competitions?

A. It is not a competition that simply judges presentations. What impressed us was that it helps even teams still at the idea stage grow by thinking through real marketability and business direction. The IR coaching and feedback sessions were also remarkably intensive, giving us exactly the kind of hands-on experience an early-stage startup needs.







Q. What experience during the competition helped you the most?

A. The IR refinement coaching helped us most. Our mentor told us, "Start with the customer's pain point, not the technology," and from then on we completely restructured our presentation. Once we communicated what problem we were trying to solve rather than the technology itself, listeners grasped it far better. Pitch deck design coaching also taught us that how a message looks can make the very same content come across much more clearly. All of this made us feel that "Shinhan Square Bridge" genuinely focuses on substantive growth.

Q. What changes did you notice through the IR pitching experience?

A. The biggest change was the depth of the questions we received. Before, we mostly got basic questions like, "How is this helpful?" Afterward, the questions turned to competitor comparisons and technical details. We took that as a sign that the message we wanted to deliver was truly getting through.

Q. How has the team changed since winning the Grand Prize?

A. Carrying the title of "Shinhan Square Bridge HERO IR Grand Prize Team" has greatly increased the trust others place in us. One of the hardest things for a startup is earning that trust, and this title now plays an important role in actual meetings. We are currently applying for government projects and startup support programs, and we are preparing to incorporate the company within this year.

Social Economy Support

To support the sustainable growth of social enterprises, we have run dedicated funds since October 2018. By delivering investment and financial support to social enterprises that face difficulties in securing funding, we help them achieve stable operations and expansion. Through these efforts, we are building a financial ecosystem in which social value and economic value grow together.

Number of Operating Funds

5

Investment in social enterprises

KRW 405 million

Cumulative Investment

KRW 8.788 billion



1st Social Enterprise Fund

visual camp, CN CASTINGN, SSMOBILITY, 4EN, 더함, 록야, taling

Invested in 2019 – Capital recovered in 2022

Law&Company, 두손컴퍼니, OPEN GALLERY, 집토스, Dr.NOAH

2nd Social Enterprise Fund

꼬재가 아누어, todoc, enuma, Hu master, 더함, Alicorn, SWEET BALANCE, XbarX, egg e GREEN GLOBAL

3rd Social Enterprise Fund

Sendy, ㈜그린바이오, IMFORM, SALTED, CO:ACTUS, cardoc, addd, MGRV, Humanscape, NETSPA, TESTWORKS, SENSEE

Shinhan Greenway Fund No. 1

NUVILAB, ㈜원광에스엔티, LDC, awesome Ray, H2, PLANA, ENERGYX, GINT, merlot.lab, FIRMMIT., ventex, PLANM, CROCUS, Hy, PLINE MOTORS, AIMS

Shinhan HGI Social Enterprise Fund No. 1

내이루, PLCOSKIN, BELL Therapeutics, 컬러가자, AIVIS, QMIT, Cool Bears, EV&, fine healthcare, nunaps, EFLOW, 시그널케어

Leading by Example Relay

For neighbors in need of greater social support, Group employees propose ideas for giving on a dedicated donation platform, and run fundraising campaigns for the ideas selected by employee vote. In "Leading by Example Relay," every employee becomes both a planner and a participant in social contribution activities.
In 2025, employees extended heartfelt support to help recover from the wildfires in Andong, North Gyeongsang Province, and, on the Foundation's 24th anniversary, to encourage youth preparing for independence.

Total Amount Raised

KRW **337.7** million



Leading by Example Relay Vol. 5

Wildfire Recovery and Support for Firefighting Heroes

Purpose
Providing daily necessities and emergency supplies for disaster victims, and mobile meal trucks for firefighting and relief personnel

Campaign Period
April 3 – 14, 2025

Amount Raised

KRW **252** million



24th Anniversary Campaign

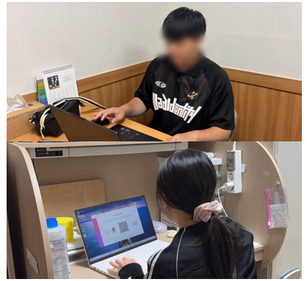
Helping Vulnerable Youth Prepare for Independence

Purpose
Providing learning devices for youth in crisis

Campaign Period
August 22 – 28, 2025

Amount Raised

KRW **4.2** million



Leading by Example Relay Vol. 6

Support for Youth Preparing for Independent Living

Purpose
Improving housing conditions and supporting career and college preparation for youth preparing for independence

Campaign Period
December 22, 2025 – January 9, 2026

Amount Raised

KRW **81.5** million

Please remember that there are many people cheering for you through these uncertain years!
Jae-○ Ko

I hope this small token of support encourages you as you take your first step toward independence.
Hyun-○ Jung

I'm truly rooting for the dreams of our young people!
Sang-○ Hong

Cheering you on as you take that first step — not alone, but together with us.
Gun-○ Jung

May warm hearts make the world more beautiful, and may we build a happy world where we all move forward together.
Tae-○ Kim

CHAPTER 4



A Journey with Culture & Arts, and Communities, Sharing Empathy

CULTURE & ARTS, COMMUNITIES

#Mecenat
Culture and Arts Support Project

#Global Community
Overseas Scholarship Project

#Research Promotion
Academic Support Project

Culture and the arts have the power to help us understand one another and broaden our horizons through diverse senses and experiences. Scholarship and academic support that back young people's futures and dreams open up new possibilities across borders. Support grounded in culture and education builds empathy that transcends different backgrounds and continues a journey toward a wider world.

Culture and Arts Support Project

To help Korea's young musicians show what they can do on wider stages, in their own voices and performances, we established the "Shinhan Music Award," the first of its kind in the financial sector, and have continued this support since 2009. We provide talented young musicians with opportunities to study abroad, and through awardee concerts, we share their growth and the beautiful melodies perfected along the way with a wide audience.

Promising Classical Musicians Selected

7 people

Awardee Concerts Held

15 times



Eligibility	High school students (middle school graduates or above) with no formal overseas music education	
Categories	Piano | Violin | Cello | Vocal Music	
Support	Awards and Scholarships	· Shinhan Music Award: One winner selected per category, with a scholarship of KRW 4 million per year for four years · Encouragement Award: One winner selected per category, with a one-time scholarship of KRW 4 million
	Development for Awardees	Support to complete master classes at renowned overseas music schools through the "Young Artist Challenge"
	Concerts	· Awardee concerts: S-Classic Week · Solo recitals at Shinhan Art Hall

Overseas Scholarship Project

We provide scholarships that enable promising students across Asia to continue their studies regardless of disparities in educational opportunity across countries or economic circumstances. Since 1997, Shinhan Financial Group has delivered scholarships to outstanding students through its local subsidiaries, laying a foundation for them to move beyond personal achievement and grow into individuals who contribute to society and help shape the future.

Scholarship Students Selected

165 people

Scholarships Provided

KRW 85 million





Eligibility	Elementary, middle, high school, and university students in seven Asian countries
Support	Scholarships tailored to the circumstances of each country

Academic Support Project

To continually nurture outstanding talent in the field of finance, we provide scholarships through the Korea-America Finance Association (KAFA). By supporting researchers who continue their work in unfamiliar environments as they engage in academic exchange with Korean scholars through the association and produce meaningful research outcomes, we contribute to the advancement of the financial industry.

Researchers Selected

13 people

Scholarships Provided

USD 10,000



Eligibility	Professors and graduate students affiliated with the Korea-America Finance Association (KAFA)
Support	Awards and recognition for outstanding academic achievements, along with scholarships Shinhan Financial Engineering Award | Best Paper Award | Scholarships for doctoral students

SHINHAN ESG VALUE INDEX

Social Value Measurement Framework and Results

Social Value Measurement Framework

The Foundation assesses social value from the beneficiary's perspective across three categories: ❶ Social Savings (social costs saved), ❷ Social Value Added (added value created), and ❸ Outcome (results). On this basis, these results are monetized using Shinhan Financial Group's proprietary social value measurement framework (the Shinhan ESG Value Index).

※ Note: The social value presented in the Shinhan ESG Value Index incorporates various assumptions and estimates. Significant differences in amounts may arise from changes in underlying factors, and the figures do not guarantee the market value of ESG management activities.

Measurement Process

Input

All types of human and material resources invested to tackle social challenges

Output

❶ Social Savings
Measured social cost savings equivalent to the resources invested

+

❷ Social Value Added
The added value created by beneficiaries, measured in monetary terms

❸ Outcome

Measured changes in beneficiaries' lives

Influence (Value Diffusion)

❶ + ❷ + ❸

=

❹

Output Primary benefits to beneficiaries from the implementation of sustainable management programs

❶ Social Savings Social costs saved through the human and material resources invested

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

❸ Outcome Secondary benefits to beneficiaries from the implementation of sustainable management programs

❹ Total Social Value

Cost approach Measured at the cost of the resources invested (the accounting value equivalent of material and human resources)

Market approach · Measured using the price of comparable market offerings as a proxy for the programs provided
· Measured by comparing the benefits beneficiaries receive from the programs against market prices

Benefit approach The monetary value equivalent of the changes brought about by beneficiaries' activities

Social Value Created in 2025

In 2025, Shinhan Financial Group Hope Foundation once again put "Journey Together" into practice, advancing inclusion and growth toward a more sustainable society. In step with evolving social challenges, we supported the independence of families in crisis and vulnerable groups and backed the growth of youth and innovative companies, further advancing our existing programs. Furthermore, we responded proactively to social needs by launching two new programs: "Youth Hackathon," which fosters young digital talent, and "Win-Win Shared Workplace Daycare Centers," which helps address the low birthrate and drives shared growth. As a result, the Foundation created approximately KRW 64.6 billion in social value in 2025, achieving an overall SROI of 331%. The same held true across all program areas, further demonstrating the effectiveness of our initiatives.

Key Achievements Based on Social Value Measurement Results

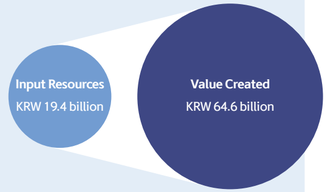
- ✔ Achieved an overall **SROI of 331%**, the highest level in the past five years
- ✔ Created approximately KRW **64.6 billion** in social value (TSV) from an input of approximately KRW 19.4 billion
- ✔ SROI in the [Youth] area rose to **294%** alongside greater value creation
- ✔ The [Society] area recorded an **SROI of 808%** through more efficient resource input
- ✔ The new digital talent program "Youth Hackathon" also achieved an **SROI of 809%**

Year	2024			2025		
Category	Input	❹ TSV	SROI	Input	❹ TSV	SROI
Family	8,587,860,275	15,525,502,534	181%	9,713,816,999	16,411,143,446	169%
Youth	5,563,783,330	14,982,287,873	269%	5,999,036,971	17,657,462,883	294%
Society	6,632,506,884	32,798,736,390	495%	3,781,575,525	30,548,702,584	808%
Total	20,784,150,489	63,306,526,797	305%	19,494,429,495	64,617,308,912	331%

※ SROI (Social Return on Investment) is the percentage of the monetized social value created ❹ relative to the human and material resources invested.
※ The Culture and Arts Support Project, Overseas Scholarship Project, and Academic Support Project presented on pages 68–70 of this report are excluded from ESG value measurement.
※ The monetized social value created in the [Society] area may change in the future depending on the performance of social ventures and social economy funds.

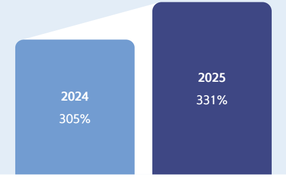
Social Value Created in 2025

Approximately 3.3 times the resources invested



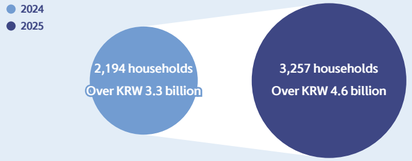
SROI Compared to Previous Year

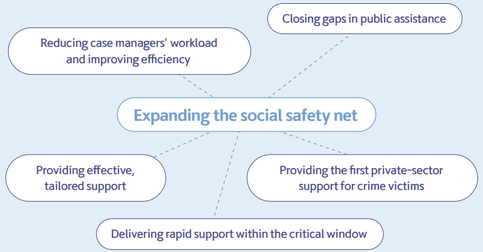
Increased by 26pp



In Moments of Crisis, Shinhan Will Be There

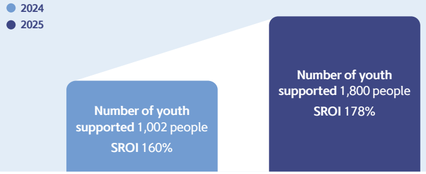
Households supported up **48%**:
3,257 households overcame crises together with Shinhan

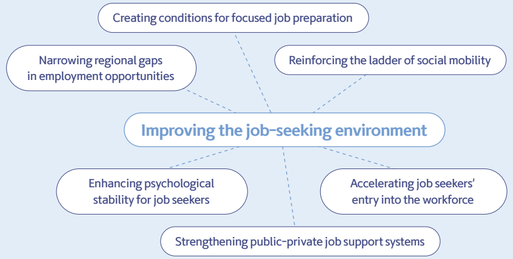




Shinhan Supports Youth

SROI up 18pp:
Helping **1,800 young people** prepare for employment





Youth Hackathon

New hands-on work experience projects developed job-ready talent, achieving an **SROI of 809%**



Number of youth gaining work experience
93 people



Companies providing work experience
13 companies (excluding duplicates)



Shinhan Financial Group Hope Foundation
2025 Corporate Social Responsibility Report

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Shinhan Financial Group Hope Foundation