Bolstering Anti-money Laundering Measures

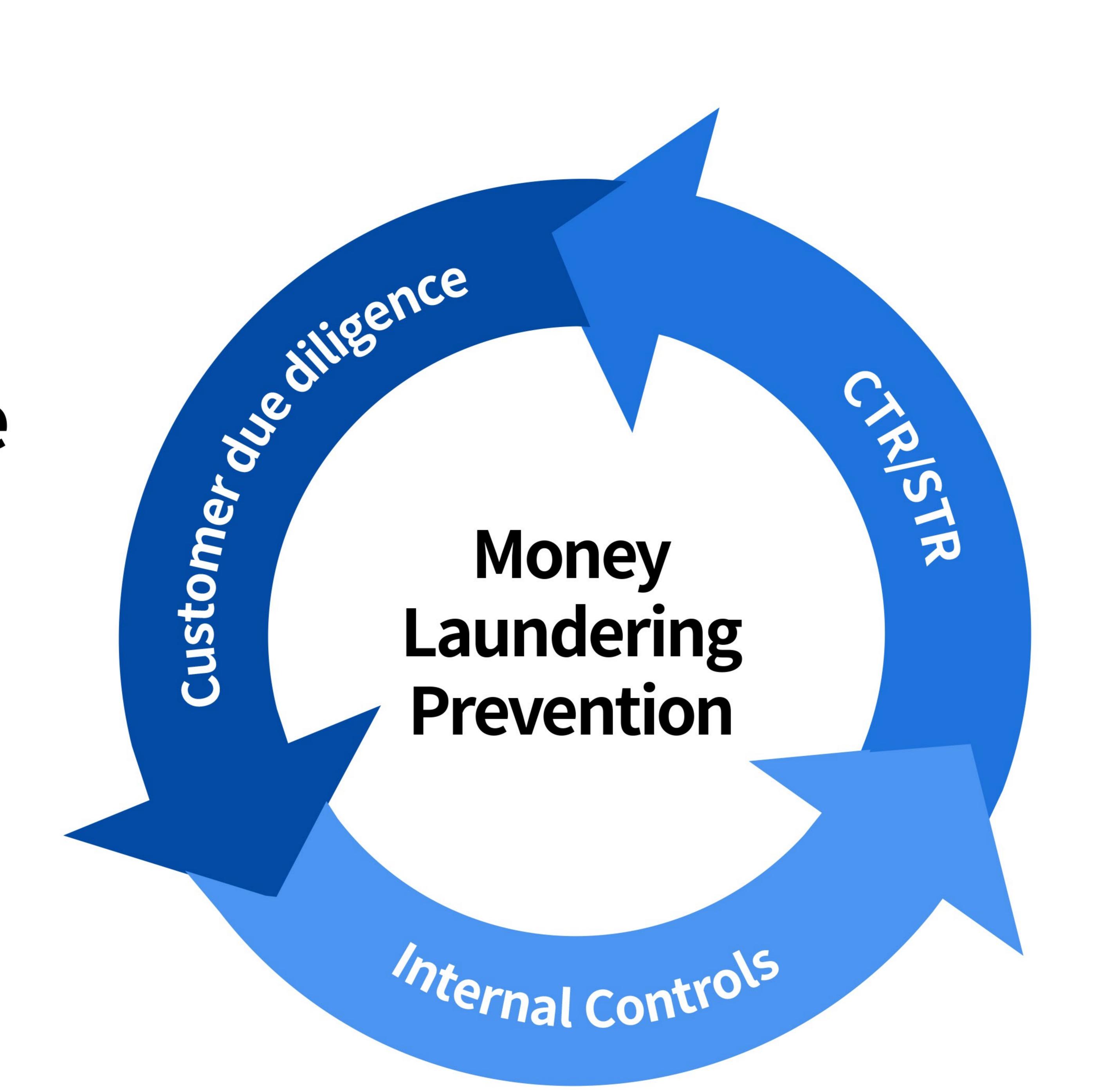
Anti-money laundering practices adopted

Customer Due Diligence (CDD)

- Customer IDs are verified; customers with high money laundering risk are required to provide additional personal data
- Cash and suspicious transfers are reported to the Korea Financial Information Unit
- All cash transfers exceeding KRW10 million
- All transfers suspected of money laundering

Internal controls

 Monitoring based on internal regulations and systems and employee education



Anti-money laundering measures strengthened

CDD	 Expansion of pop-up notifications to improve CDD re-execution rates(including foreign nationals, corporations, and minor customers) Strengthening customer verification activities to prevent involvement in financial crimes such as fraudulent bank accounts and investment scams Notification on the necessity of CDD for cash transactions exceeding KRW 10 million Addition of new monitoring scenarios for real-time CDD adequacy checks and implementation of a monitoring function to detect data entry errors in non-face-to-face CDD processes
CTR/STR	 Biannual review of detection scenarios to improve STR accuracy Expansion of monitoring targets for suspicious transactions related to fraudulent accounts Recognition of employees contributing to AML efforts through awards, including commendations for reporting suspicious transactions

Internal controls

- Report to the Board of Directors on the company-wide AML training plan and conduct AML training for all employees, including external directors
- Establishment and implementation of a company-wide money laundering risk assessment framework
- Engagement of external professional consulting services to enhance AML operations