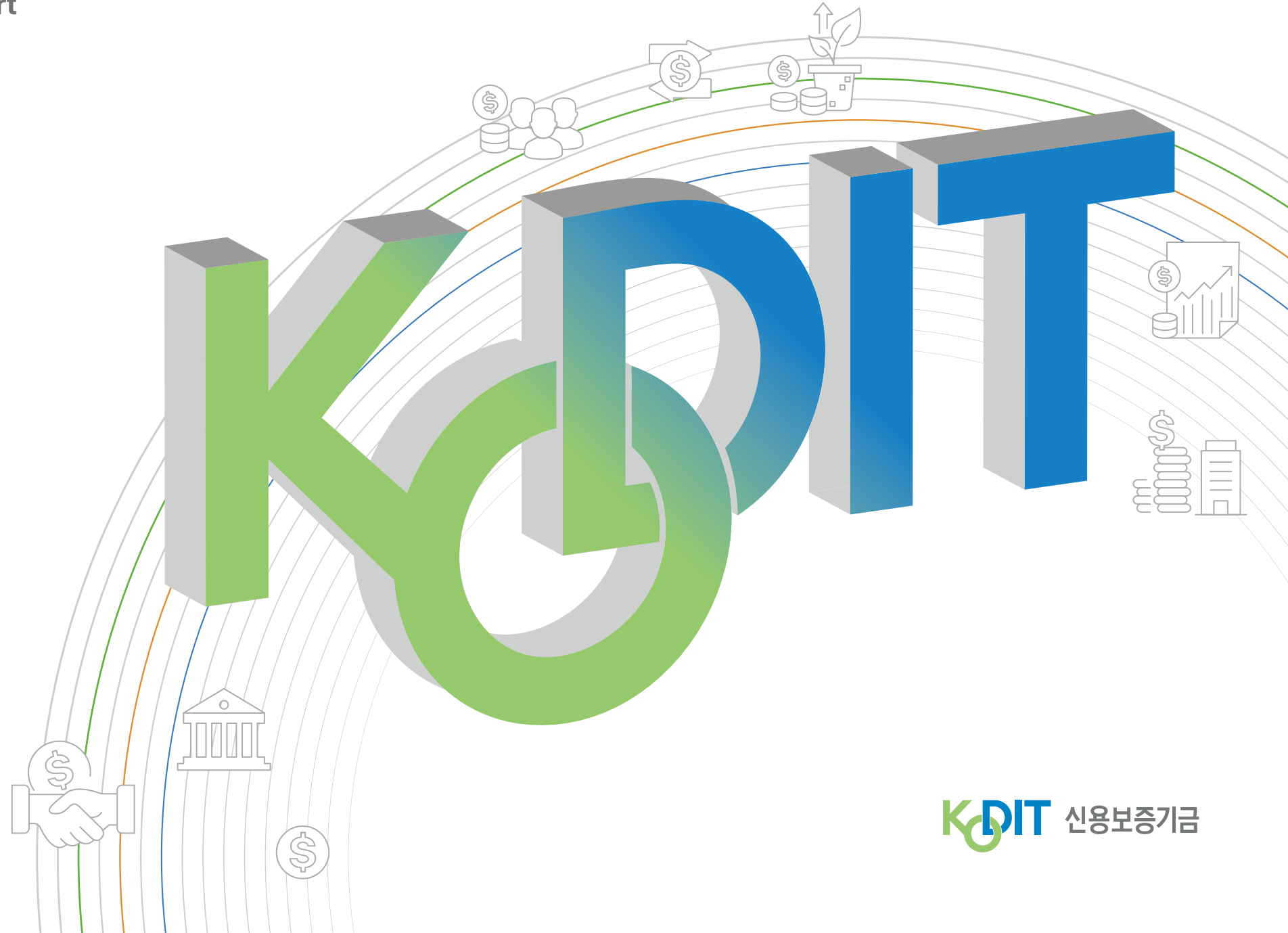


KOREA CREDIT GUARANTEE FUND



Report Overview

This report has been published to communicate and report the key outcomes of the Korea Credit Guarantee Fund's sustainable management to both internal and external stakeholders.

The report presents the performance in business, economic, environmental, social, and governance aspects of sustainable management, with a particular focus on the achievements of sustainable finance and ESG management activities pursued in 2023.

The Korea Credit Guarantee Fund is committed to continuously publishing sustainability reports to lead ESG management and to strive to become a leader trusted by stakeholders.

Report Preparation Standards

This report has been prepared in accordance with the Core Option of the GRI Standards.

The material reporting issues were selected by reviewing domestic and international initiatives and understanding stakeholder requirements, and the performance related to sustainable finance and SME support activities was emphasized in the report to enhance the connection with the business strategy.

Scope of Report

Domestic business establishments of the Korea Credit Guarantee Fund

Reporting Period

From January 1 until December 31, 2023

Incorporating part of the mid-to-long-term strategy and 2024 initiatives

Assurance Standard

AA1000-based Global Standard Assurance (TYPE2 / High Level)

Key Specifications of the Report

Assurance Standard	AA1000-based Global Standard Assurance 1) AA1000AS v3-Type 2 High-Level Assurance 2) Assurance of compliance and conformity with AA1000AP-based inclusiveness, materiality, responsiveness, and impact			
Assurance Type/Level	TYPE2 / High			
Materiality principle	Inclusiveness	Materiality	Responsiveness	Impact
	●	●	●	●
Inclusion of Initiative	GRI Standards, UNGC, UN SDGs, TCFD, IFRS(ISSB), KSSB, UNEP FI, PCAF, ISO26000			

Uniqueness and Excellence of the Report

Adoption of the global-level assurance standard

AA1000AP/AS-based Global Standard Assurance acquired

- Assurance Type 2
- Assurance level: High

Compliance with the ESG Standards

Pool reporting issues through integrated connection with ESG Initiative Index

GRI Standards, UNGC, UN SDGs, TCFD, IFRS(ISSB), KSSB, UNEP FI, PCAF

Enhancing Connectivity with the Business (Management Strategies)

Strengthening the connection between reporting issues and core business (finance) with ESG management strategies

Focus on reporting the progress and achievements of sustainable finance and ESG management strategies in 2023.

Contact Korea Credit Guarantee Fund

- Address: 7 Cheomdan-ro, Dong-gu, Daegu, 41068, Republic of Korea
- Email: leesy1230@kodit.co.kr
- Contact: (+82) 53-430-4183

Contents

Introduction

ESG Approach

ESG Report

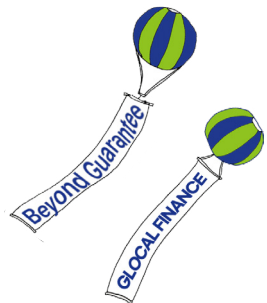
Appendix

Environmental

Social

Governance

CEO's Message	05	ESG Management System	16	Green Finance	28	Inclusive Finance	43	Governance	71	ESG Data	87
KODIT Overview	06	Participation in ESG Initiatives	18	Financed Emissions Management	30	Customer-Oriented Management	48	Enhancement of the Ethical Management System	74	ESG Standards Index	95
Sustainable finance	11	Stakeholder Communication	19	Carbon Neutrality Support For SMEs	35	Co-Growth with SMEs	52	Spread of Financial Data	78	ISO 26000 Implementation Level Assessment Report	105
		ESG Material Issue Selection	21	Carbon Neutrality Practice	37	Glocal Finance Initiatives	56	Integrated Risk Management	81	Third-Party Verification Opinion	106
		ESG Highlights	25			Strengthening the Disaster Safety Management System	60	Information Security	84		
						Creating a Sustainable Workplace	64				



INTRODUCTION



Contents

- 01 CEO's Message
- 02 KODIT Overview
- 03 Sustainable Finance

CEO's Message



Beyond Guarantee

Achieving ESG values 'Beyond Guarantee',
we are committed to creating a sustainable future for businesses.

Greetings!

Since its inception in 1976, the Korea Credit Guarantee Fund (KODIT) has been a leading policy financial institution in South Korea, making every effort to foster national economic development, export growth, and corporate innovation. Furthermore, we have faithfully made substantial contributions as a corporate savior to resolving crises during periods of economic turmoil. Nevertheless, businesses are confronted with new challenges, such as climate change, global supply chain restrictions, rapid digital transformation (DT), and the risk of regional decline. In the face of such crises, KODIT will remain committed to our mission as a policy financial institution that is dedicated to fostering the sustainable innovation of companies and undertake a pivotal role in leading national industrial development. We wish to engage with our customers, partners and stakeholders in sharing the sustainable future that KODIT is striving to create.

KODIT will provide value that goes above and beyond guarantee as a one-stop financial service provider.

Much to our anticipation, future industries are permeating into the realm of our everyday reality in the midst of the Fourth Industrial Revolution. KODIT aspires to become a leading policy financial institution in line with its new vision of 'beyond guarantee,' embodying its determination to enhance corporate competitiveness through relentless innovation and challenge, and to stand as a reliable partner in preparing for the future together. In pursuit of this goal, we are focusing on strategic objectives such as laying a groundwork for customer-oriented growth, spearheading hyper-connected innovative financial services, and fostering a sustainable collaborative ecosystem, as well as spurring change through a future-oriented business structure. Moving ahead, we will continue to support sustainable innovation and development of our businesses by offering value 'beyond guarantee' through comprehensive convergence of financial and non-financial support.

KODIT's sustainable financing model will lead the way in corporate crisis management and the innovative growth of national industries.

As the importance of finance in fostering a sustainable growth environment for businesses is being emphasized more than ever, KODIT is propelling sustainable finance through three core strategies: expanding the green finance portfolio; supporting the enhancement of SMEs' glocal (i.e., global + local) competitiveness; and advancing the digital transformation of financial services. To amplify the environmental value of finance, we are developing a green finance strategy framework and extending green finance support, thereby spearheading green growth throughout the national industrial sector. In addition, we are collaborating with metropolitan municipalities nationwide on joint projects to foster glocal startups with regional specialization, countering the threat of regional decline and contributing to the cultivation of region-specific industries. Furthermore, in response to the fundamental changes in government policy, the financial industry, and how businesses are run brought about by the era of digital transformation, we are facilitating the revitalization of the corporate data market by innovating future-oriented business structures based on DT and building a policy support platform built on multilateral cooperation.

Esteemed customers, partners and stakeholders,

KODIT aspires to convert the crises encountered by companies into new prospects and look forward to reinforcing sustainable finance and pioneering ESG management. We kindly ask for your generous support and encouragement, inviting you to accompany us on our journey of creating value that goes 'beyond guarantee' to empower the challenges and growth of businesses.

Thank you.

CHOI Won-mok
Chairperson and CEO of Korea Credit Guarantee Fund

- Introduction
- CEO's Message
 - KODIT Overview
 - Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

KODIT Overview

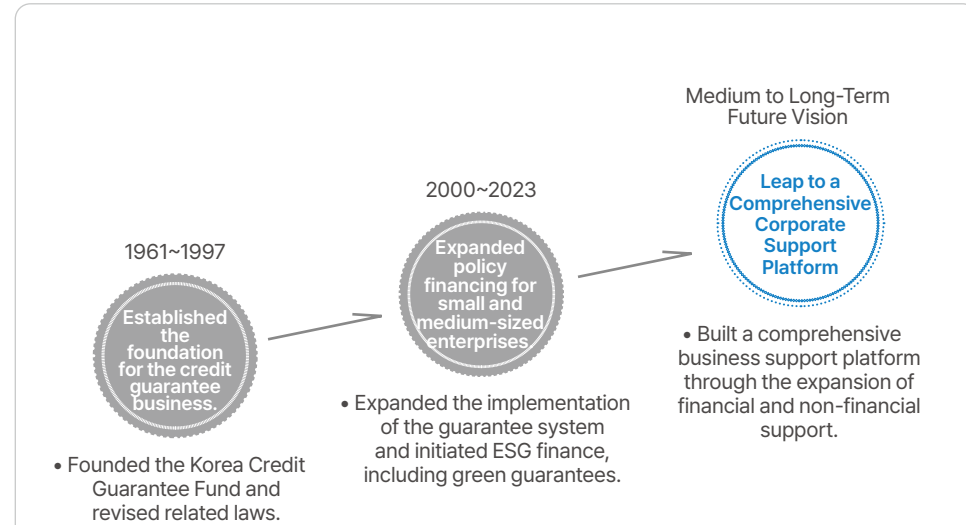
About Korea Credit Guarantee Fund

Korea Credit Guarantee Fund was established as a specialized policy financial institution for SMEs to strengthen their future growth engines and contribute to balanced national economic development. Through financial innovation and the enhancement of ESG values, we are boosting tailored support for both financial and non-financial services, contributing to the enhancement of competitive advantage of Korean SMEs as the nation's leading encompassing business support and solution provider.

• General Information



• Company History and Growth Process



Institutions	Korea Credit Guarantee Fund	CEO	Choi Won-mok
Institute Type	Quasi-Governmental Institution	Supervisory Authority	Financial Services Commission
Basis of Establishment	Korea Credit Guarantee Fund Act	Business Registration Number	105-82-06004
Date of Establishment	June 1, 1976	Basic Assets (Unit: ₩1M)	Korea Credit Guarantee Fund 38,842,480
Employees	2,927.50 (Q2 2024)		SME Accounts Receivable Insurance Account 1,284,792
Address	7 Cheomdan-ro, Dong-gu, Daegu (Sinseo-dong)		SOC Credit Guarantee Fund 559,000
		Website	www.kodit.co.kr

1961	Established the credit guarantee fund reserve system	2000	Implemented the Securitization Company Special Guarantee System
1976	Established the Korea Credit Guarantee Fund	2009	Established the basis for securitization company guarantees, and amended the Credit Guarantee Fund Act Established the SME Accounts Receivable Insurance Account, and amended the Small and Medium Enterprise Promotion Act
1995	Enacted the Act on Private Capital Inducement for Infrastructure Facilities Established the SOC Credit Guarantee Fund	2014	Korea Credit Guarantee Fund HQ relocated to Daegu Innovation City
1996	Amended the Korea Credit Guarantee Fund Act Transferred the government contribution budget under the jurisdiction of the Small and Medium Business Administration	2020	Designated as a technology assessment agency and a specialized evaluation institution for venture confirmation
1997	Enacted the Act on Special Measures for Supporting Small Enterprises Initiated bill insurance operations	2021	Commenced green guarantee operations
		2022	Commenced operations for green just transition guarantees

- Introduction
- CEO's Message
- KODIT Overview**
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

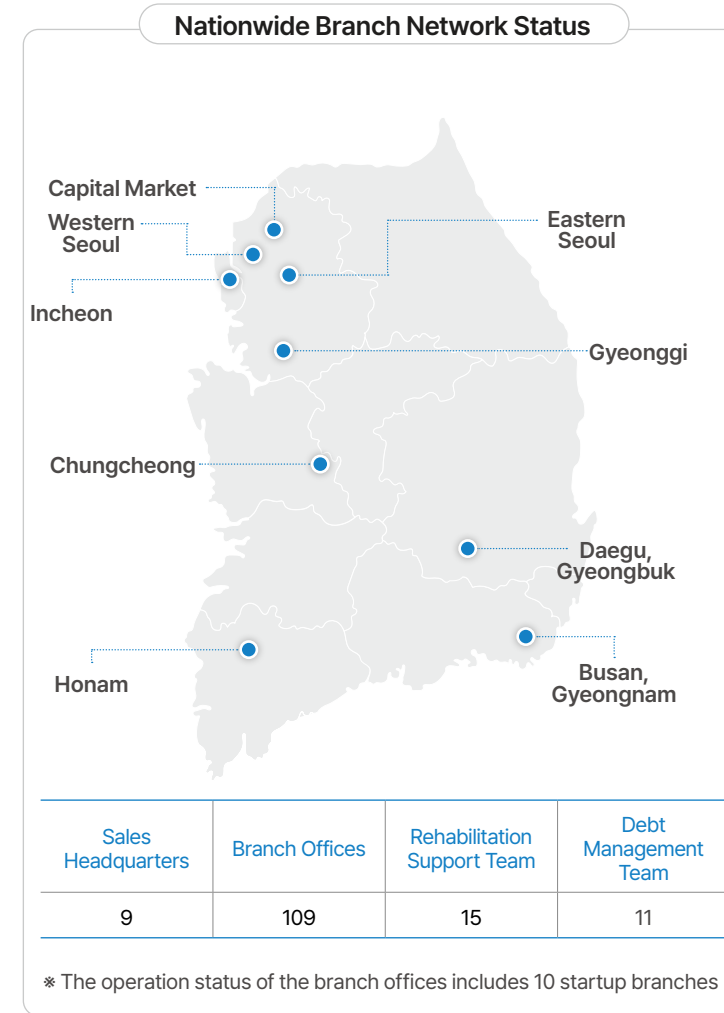
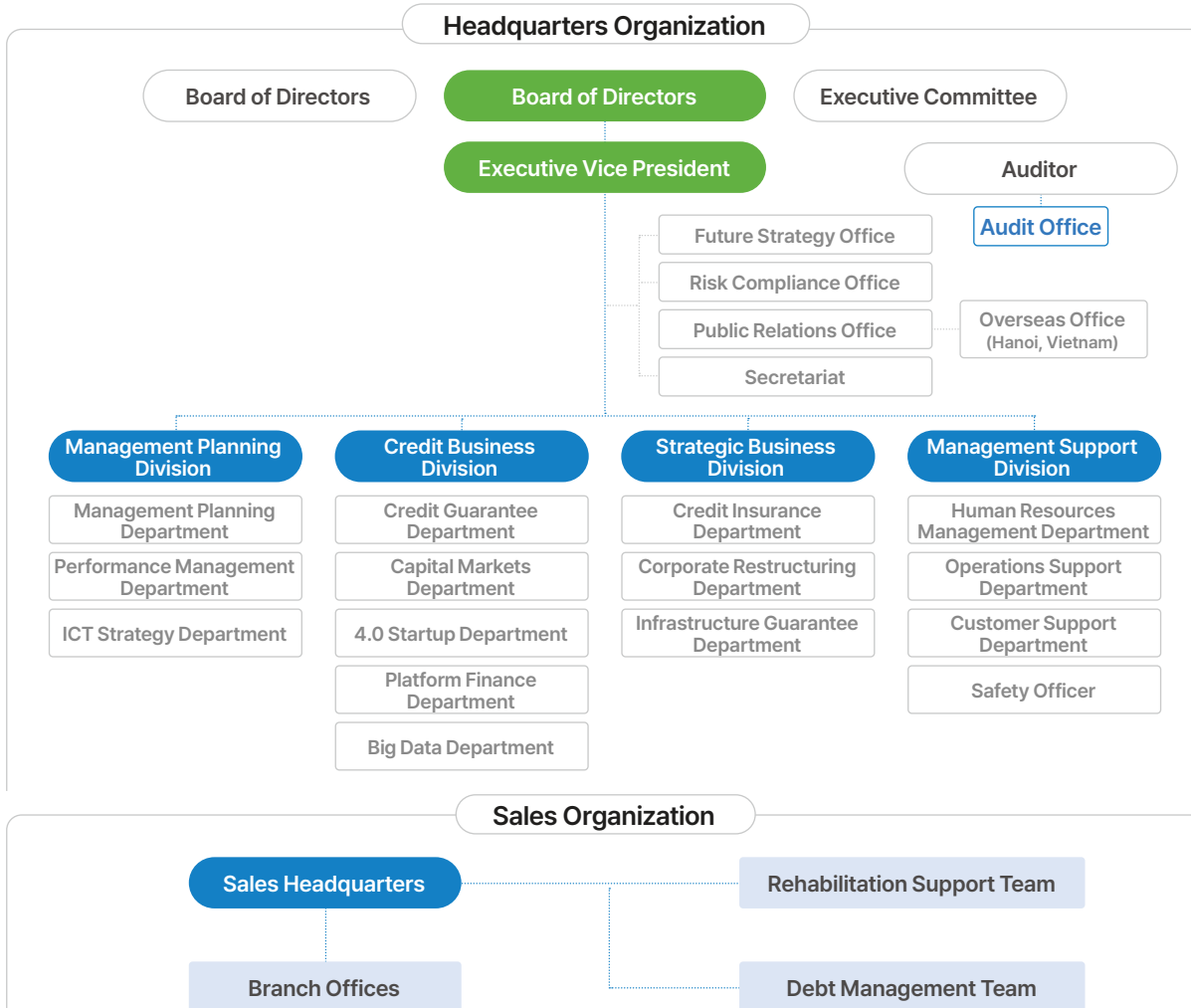
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

KODIT Overview

Organizational Structure and Branch Network Status

To enhance its role as an encompassing corporate support solution provider, the headquarters roles have been strengthened, and a nationwide branch network has been established. The headquarters is composed of 4 divisions, 14 departments, 5 offices, and 1 bureau. The nationwide branch network includes 9 regional headquarters, 109 branches (including 10 startup branches), 15 re-start support units, and 11 debt management units.



- Introduction
- CEO's Message
- KODIT Overview**
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

KODIT Overview

Global Network

In order to enhance our responsiveness to global financial risks and to expand our participation in global financial issues, we are intensifying our efforts in global cooperation. By fostering active exchanges with financial institutions worldwide towards our journey of sustainable finance, we are at the forefront of creating shared value and achieving social value in the financial sector as outlined in the United Nations Sustainable Development Goals (SDGs).

The Global Footprint of the Korea Credit Guarantee Fund

The Beginning of Global Exchange

- 1976** After the establishment of the Korea Credit Guarantee Fund
 - Since international agreements with overseas institutions such as those in the United States and Germany were signed-
 - Participation in international conferences related to small and medium-sized enterprises (SMEs) began.
- 1987~**
 - The first working-level meetings with overseas institutions were held, and ACSIC (Asian Credit Supplementation Institution Confederation) was formed.
 - Exchange programs were initiated with the Tokyo Credit Guarantee Corporation (1989).
 - The first international conference was hosted (2nd ACSIC Conference; 1989)
 - The first ACSIC Working-Level Program (ATP Meeting) was held (1990).

Expansion of Global Exchange

- 1997~** The expansion of regular overseas training programs through working-level meetings began.
- 2005~**
 - The 18th ACSIC Conference was hosted (2005).
 - Exchanges with European institutions such as AECM (European Mutual Guarantee Association) and EIF (European Investment Fund) were initiated.
- 2007~** Launched international consulting projects through the Knowledge Sharing Program (KSP).
- 2014~**
 - Began dispatching policy advisors to overseas institutions (e.g., Mongolia, Vietnam).
 - Commenced joint projects with international organizations.
 - Hosted an international forum to commemorate the 40th anniversary.

Leap in Global Exchange

- 2018~**
 - Published joint research reports with international organizations.
 - Opened an overseas office (Hanoi, Vietnam).
- 2022~** Hosted the 34th ACSIC Conference (2022)



Global Cooperation Network for Sustainable Finance



- Introduction
- CEO's Message
- KODIT Overview**
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

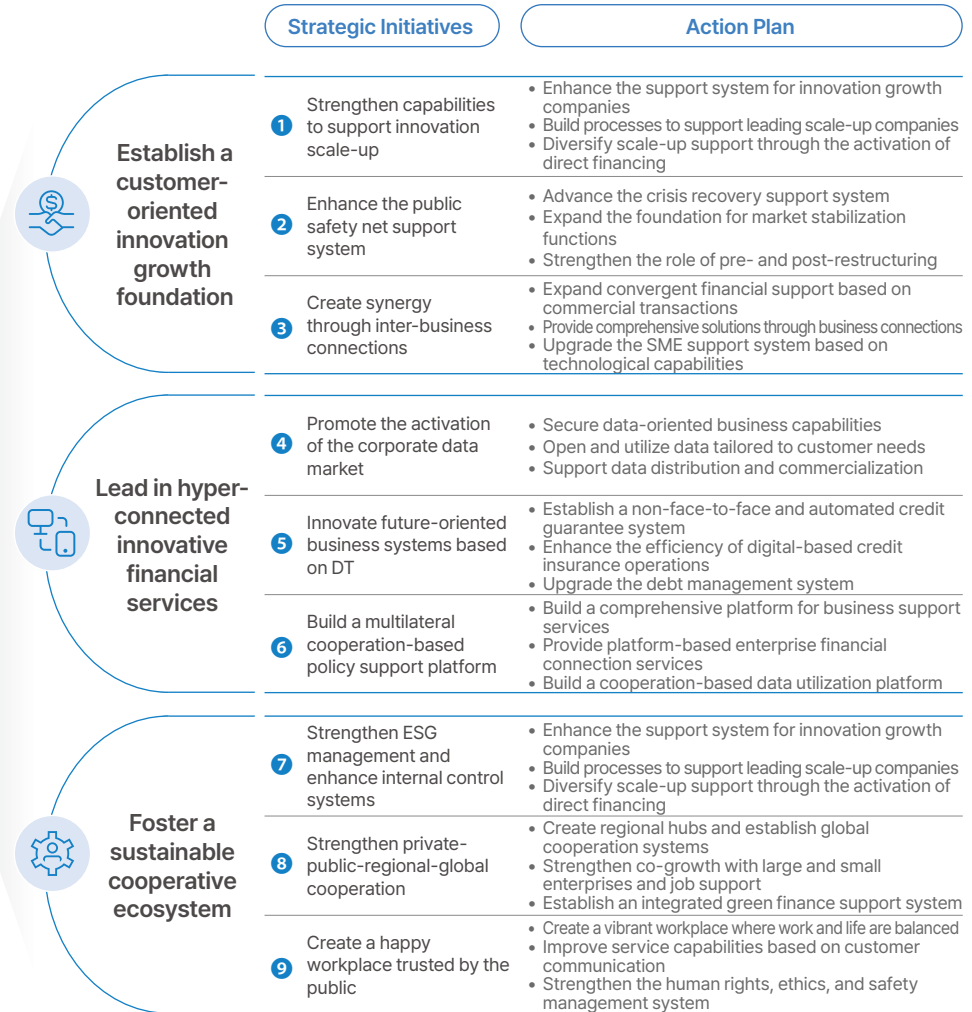
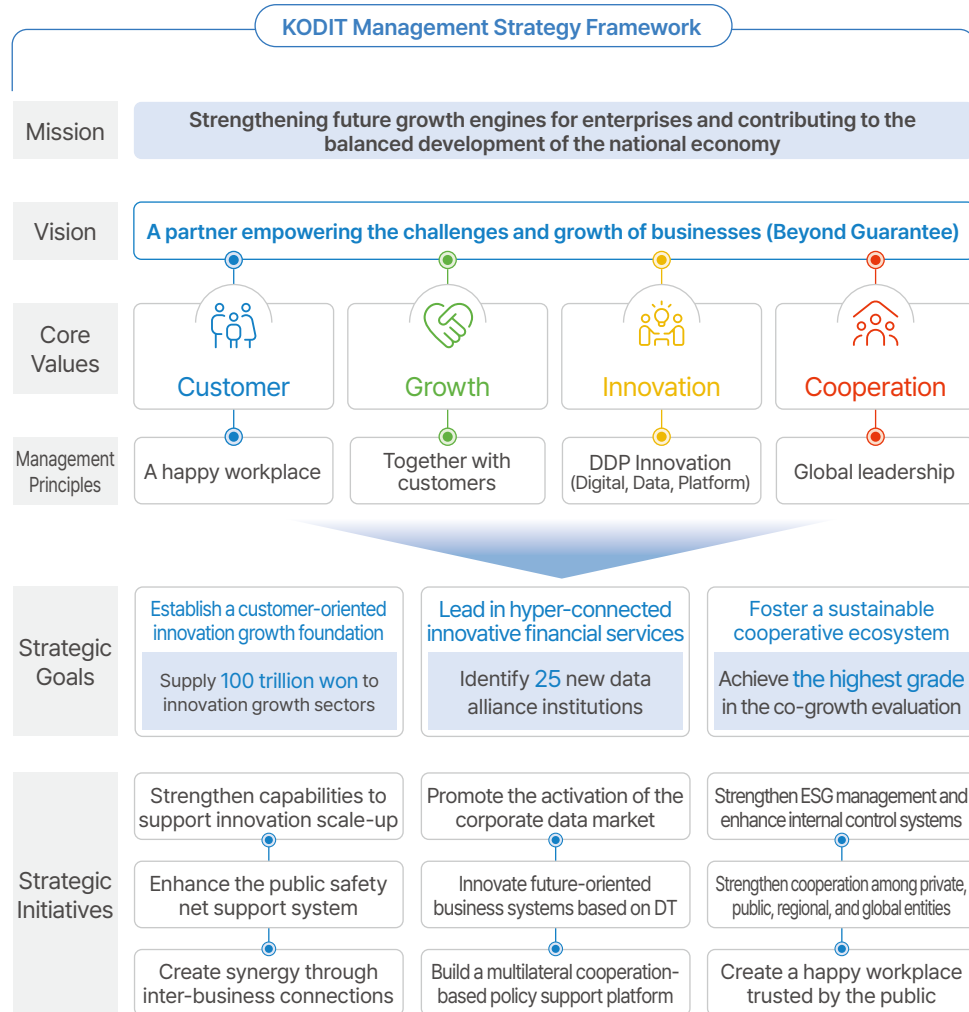
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

KODIT Overview

Mid to Long-Term Management Strategy Framework

With the new vision of "A Partner Empowering the Challenges and Growth of Enterprises (Beyond Guarantee)," we aim to ascend as an encompassing corporate support solution provider, offering value beyond guarantees. Amidst the demand for innovation towards a future-oriented business structure through accelerated ESG management and digital transformation, we are driving key strategic objectives such as establishing a foundation for customer-oriented innovative growth, leading hyperconnected innovative financial services, and fostering a sustainable cooperative ecosystem.



- Introduction
- CEO's Message
- KODIT Overview**
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

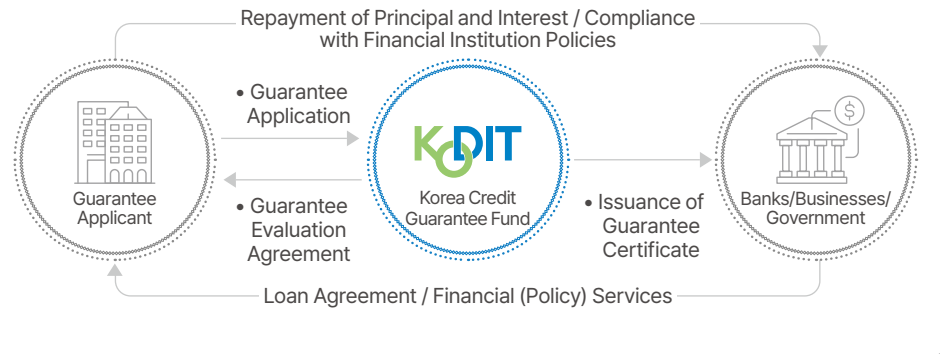
KODIT Overview

Introduction of Key Tasks

The Korea Credit Guarantee Fund helps facilitate the flow of funds to of high-potential businesses by guaranteeing their debts, thereby contributing to balanced economic development and bolstering national economic competitiveness. To minimize financial risks associated with credit guarantees, we prioritize effective receivables management. This strengthens our capital base, allowing us to provide full support for our clients' recovery and new endeavors. Our credit insurance system also protects against unforeseen losses arising from buyer defaults in commercial transactions.

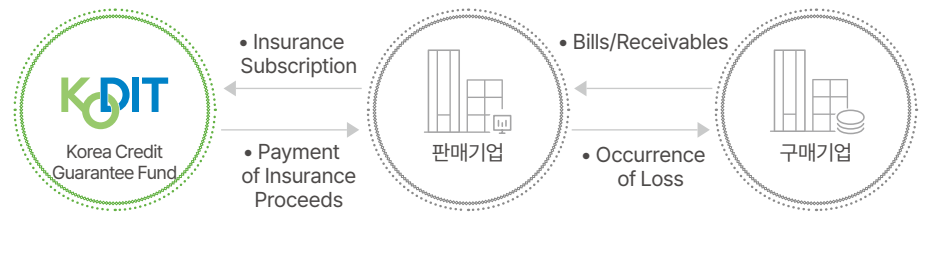
Overview of the Credit Guarantee System

- At the request of the applicant company, guarantees are provided for the various debts assumed by the company, thus promoting the support of enterprises with significant growth potential.



Overview of the Credit Insurance System

- In the context of commercial transactions between companies, this system provides that a selling company (i.e., policyholder) shall be entitled to receive insurance payments from KODIT in the event of unforeseen losses arising from the insolvency or default of the purchasing company.



Core Operations		Details
	Credit Guarantee	• Providing Guarantees for Debts Incurred by Companies When Procuring Necessary Business Funds from Banks and Other Financial Institutions, Including Debts Related to Commercial Transactions
	Securitization Company Guarantee	• Based on securitized assets (e.g., corporate bonds, loan claims) issued by individual companies, a specialized securitization company issues asset-backed securities to raise funds, which are then provided to support the company.
	Integrated Financing Support Combining Debt and Equity Investments	• Providing Complex Financial Products that Link Credit Guarantees with Investments to Facilitate SME Financing and Improve Financial Structures, Including Guarantee-Linked Investments, Investment-Option Guarantees, M&A Guarantees, and VC Fund Contribution Guarantees
	Industrial Infrastructure Credit Guarantees (Infrastructure Guarantees)	• When a private infrastructure project operator obtains a loan from financial institutions or issues social infrastructure bonds, credit guarantees are provided to facilitate the expansion of social infrastructure.
	Credit Insurance	• This is a public insurance system wherein KODIT compensates a portion of the property loss incurred by the selling company in cases where the purchasing company's insolvency or default results in damage.
	Startup Support	• Operating a Systematic Support Program Offering One-Stop Services Combining Guarantees, Insurance, Investments, and Consulting Tailored to the Growth Stages of Startups
	Venture Assessment	• In accordance with the venture certification system, specialized evaluation institutions for research and development-type ventures conduct assessments of a company's business growth potential.
	Technology Evaluation	• An Evaluation System That Assesses the Technical Merits, Marketability, and Business Viability of Corporate Technologies, Categorized Into Technology Capability Evaluation and Technology Value Assessment
	Factoring for SMEs	• The system involves KODIT purchasing trade receivables without recourse, thereby providing funds to the selling company, and subsequently recovering the payment from the purchasing company upon the maturity of the receivables.
	Corporate Data Service (BASA)	• A reputable corporate data service that integrates the nation's largest corporate database built over 47 years by the Korea Credit Guarantee Fund with advanced digital innovation technologies such as big data and AI, coupled with credit evaluation expertise.
	Business Consulting	• It offers management support services, including consulting, job matching, selection assessments for innovation-oriented small and medium-sized enterprises (SMEs), and corporate training, all aimed at enhancing productivity and competitiveness of SMEs.

- Introduction
- CEO's Message
- KODIT Overview**
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

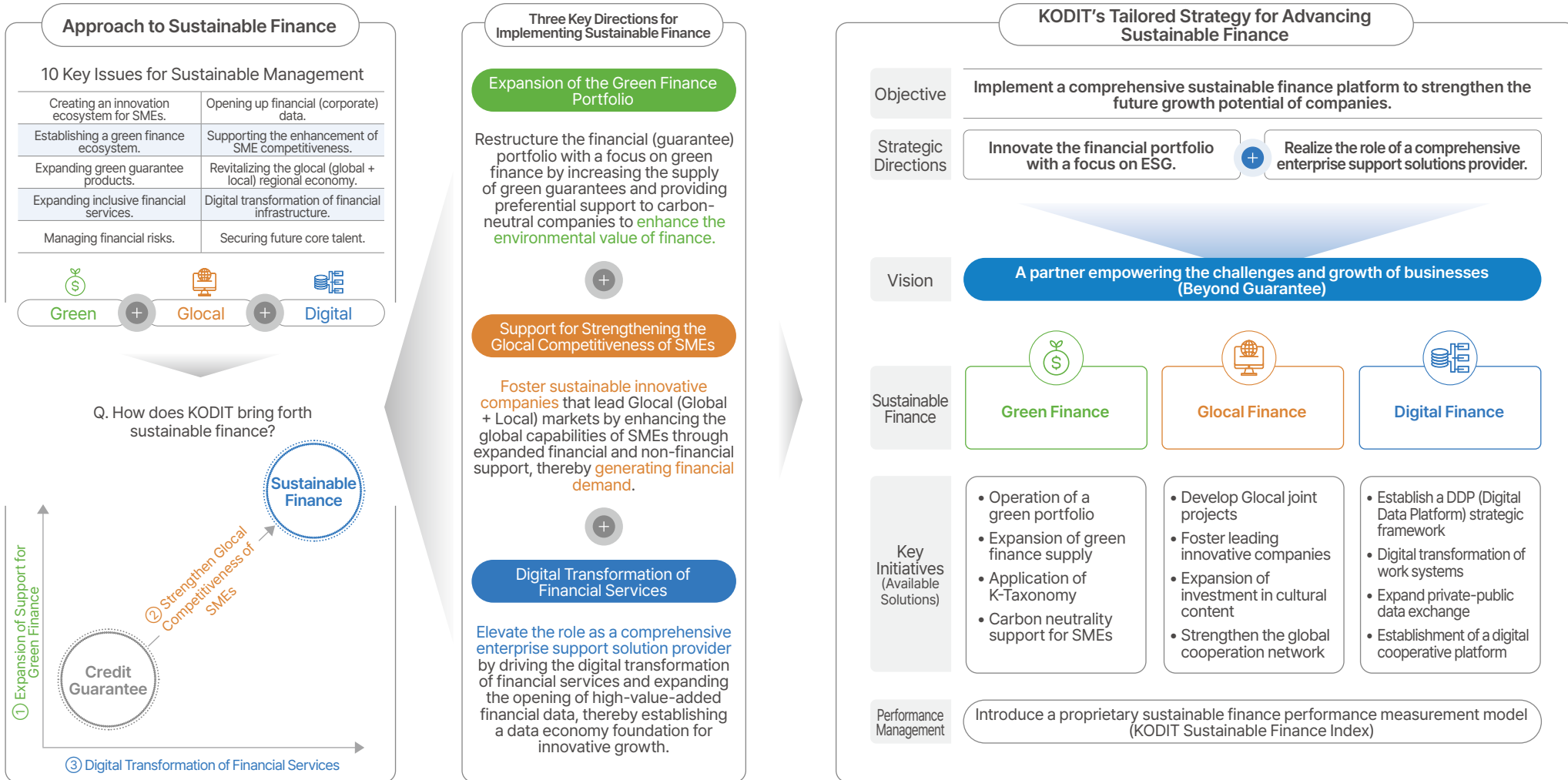
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Sustainable Finance

KODIT Sustainable Finance Strategy

With the growing emphasis on the role of finance in creating a sustainable growth environment for businesses, KODIT is pursuing sustainable finance through three main initiatives: expansion of its green finance portfolio, support for strengthening SMEs' glocal competitiveness, and digital transformation of financial services. Our goal is to establish an integrated support institution that offers comprehensive solutions for companies, by implementing a sustainable finance platform based on Green, Glocal, and Digital principles to secure future growth engines.



- Introduction
- CEO's Message
- KODIT Overview
- Sustainable Finance
- ESG Approach
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

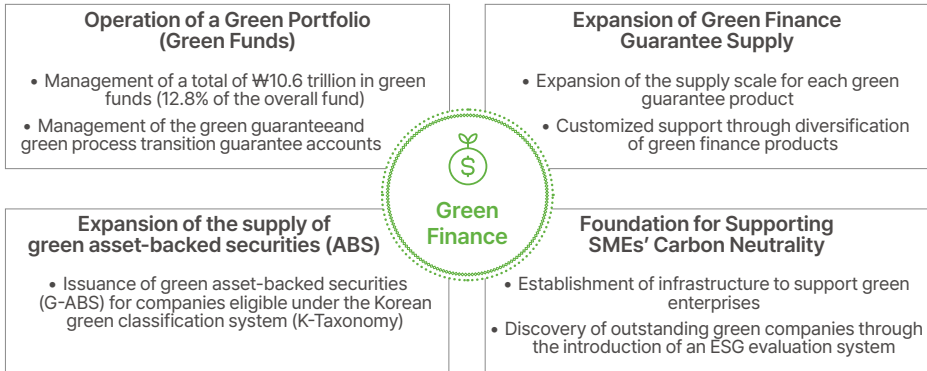
Sustainable Finance

Green Finance

To address global climate risks and enhance the environmental value of finance, KODIT has established a green finance strategic framework and is expanding support for green finance. Through the management of a green portfolio (green funds), KODIT has expanded the supply of green guarantees and reinforced the foundation for supporting the carbon neutrality of SMEs, driving green growth across the nation's industries.

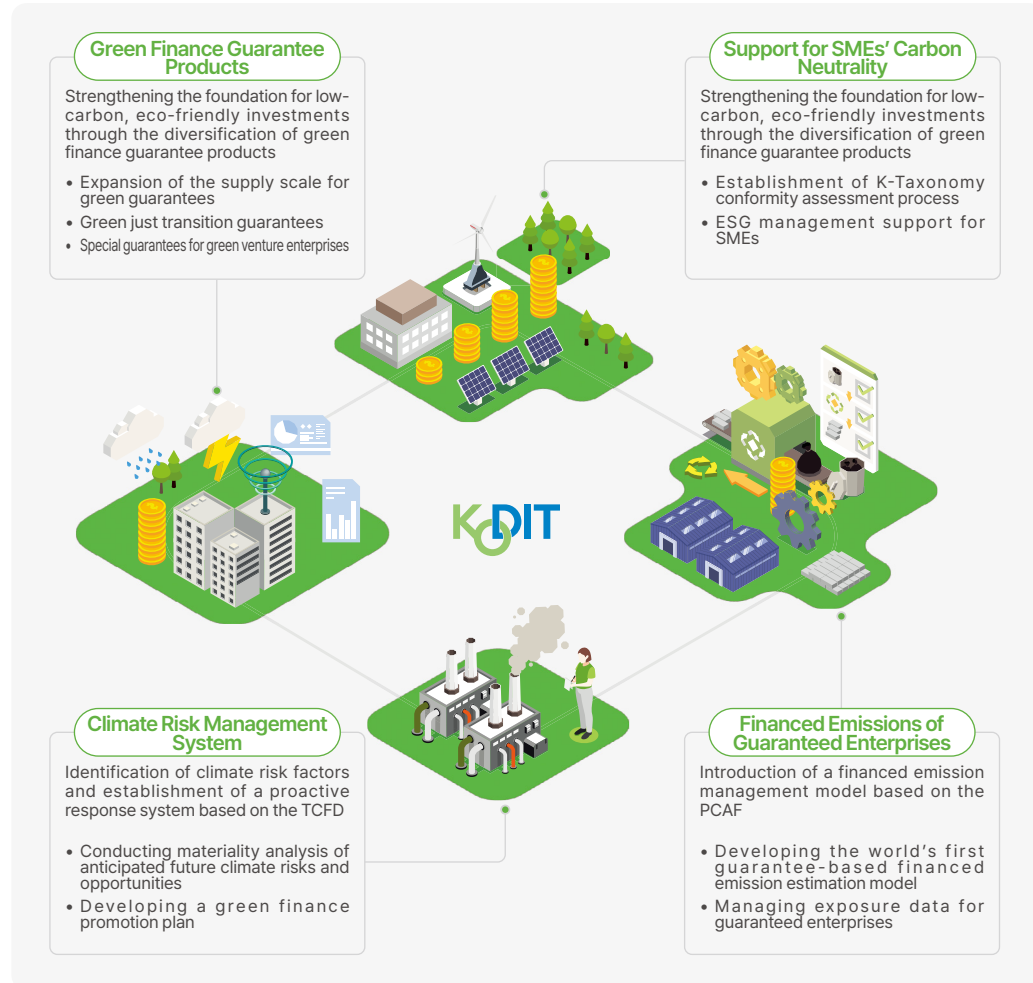
KODIT's Green Finance Promotion Plan

Achieving KODIT's green finance through the expansion of green finance guarantee supply and the reinforcement of support for SMEs' carbon neutrality.



KODIT's Strategic Approach to Green Finance

Mission	Realize a sustainable future through the green growth of enterprises			
Vision	Green guarantee – a partner in green finance alongside enterprises			
Strategic Initiatives	Pioneering new business domains	Fostering a green growth ecosystem	Expansion of the scale-up growth ladder	Establishment of green finance support infrastructure
	Establishment of green finance support infrastructure	Accelerating startups in the green sector	Customized support tailored to the growth stages of globally leading green technologies	Introduction of the K-Taxonomy identification process
Key Objectives	Establishment of green finance support infrastructure	Accelerating startups in the green sector	Customized support tailored to the growth stages of globally leading green technologies	Introduction of the K-Taxonomy identification process



- Introduction
- CEO's Message
- KODIT Overview
- Sustainable Finance**
- ESG Approach
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

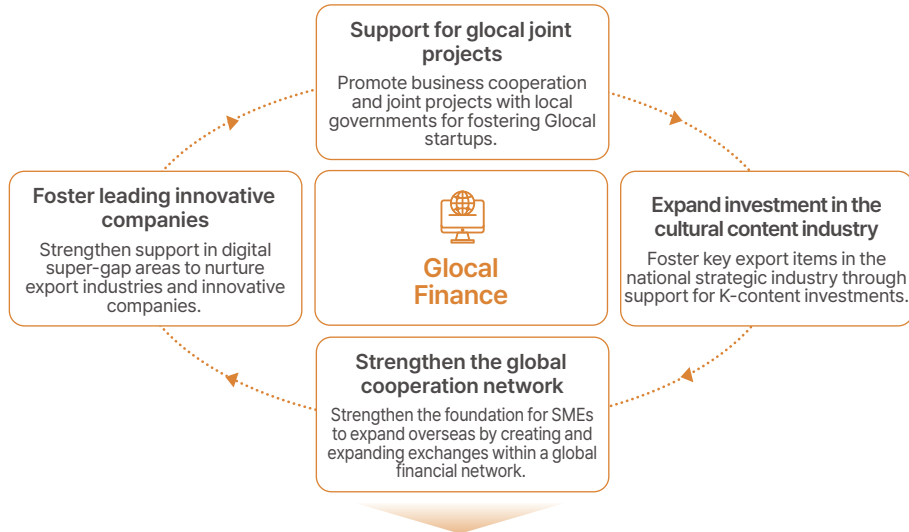
Sustainable Finance

Glocal Finance

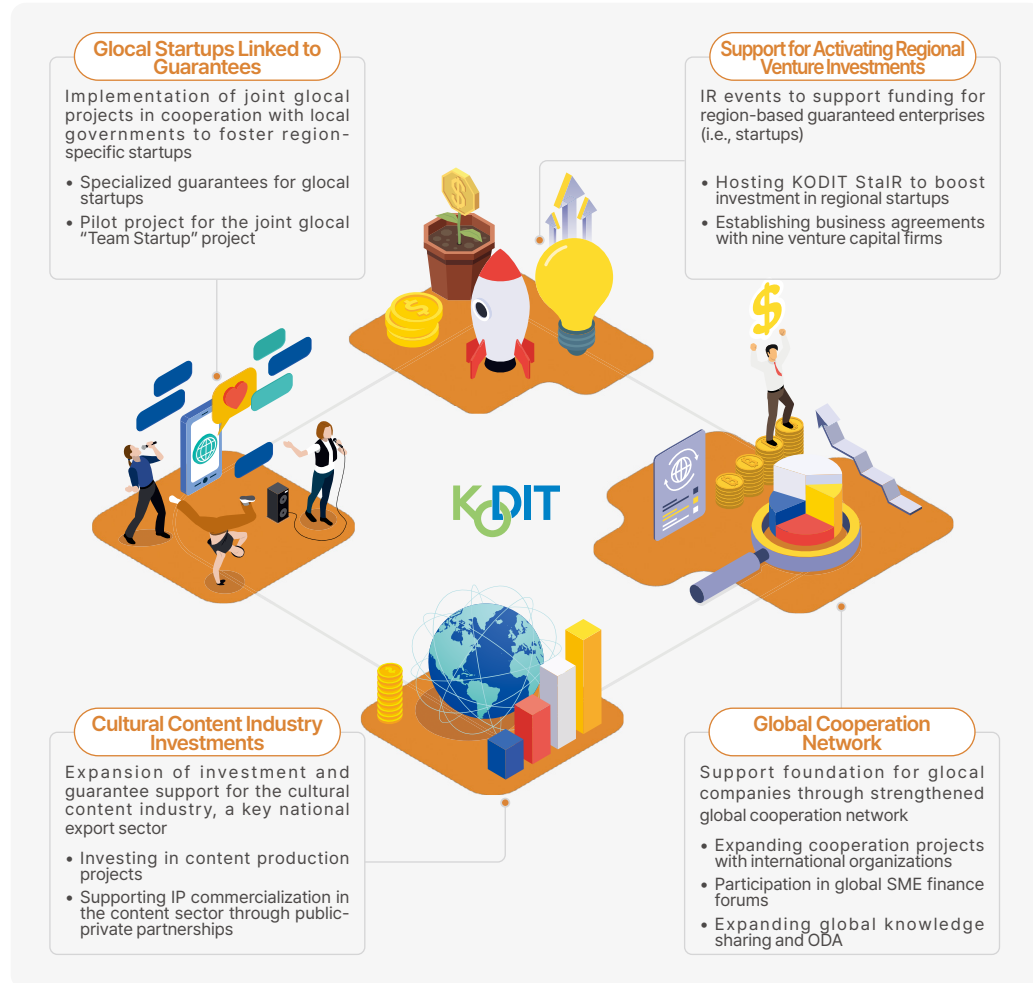
To enhance the nation's export competitiveness, the Korea Credit Guarantee Fund is cultivating sustainable and innovative companies that are at the forefront of Glocal (Global+Local) initiatives, through the expansion of both financial and non-financial support. In particular, KODIT is spearheading Glocal finance by partnering with metropolitan municipalities nationwide to launch joint projects aimed at nurturing region-specific Glocal startups, addressing the risk of regional decline, and promoting the development of specialized local industries.

KODIT's Glocal Finance Promotion Plan

Through the strategic alliance between local governments and global cooperation networks, Korean startups are nurtured and their foundations for international expansion are robustly fortified.



Glocal regional specialization company development program



- Introduction
- CEO's Message
- KODIT Overview
- Sustainable Finance**
- ESG Approach
- ESG Report
- Appendix

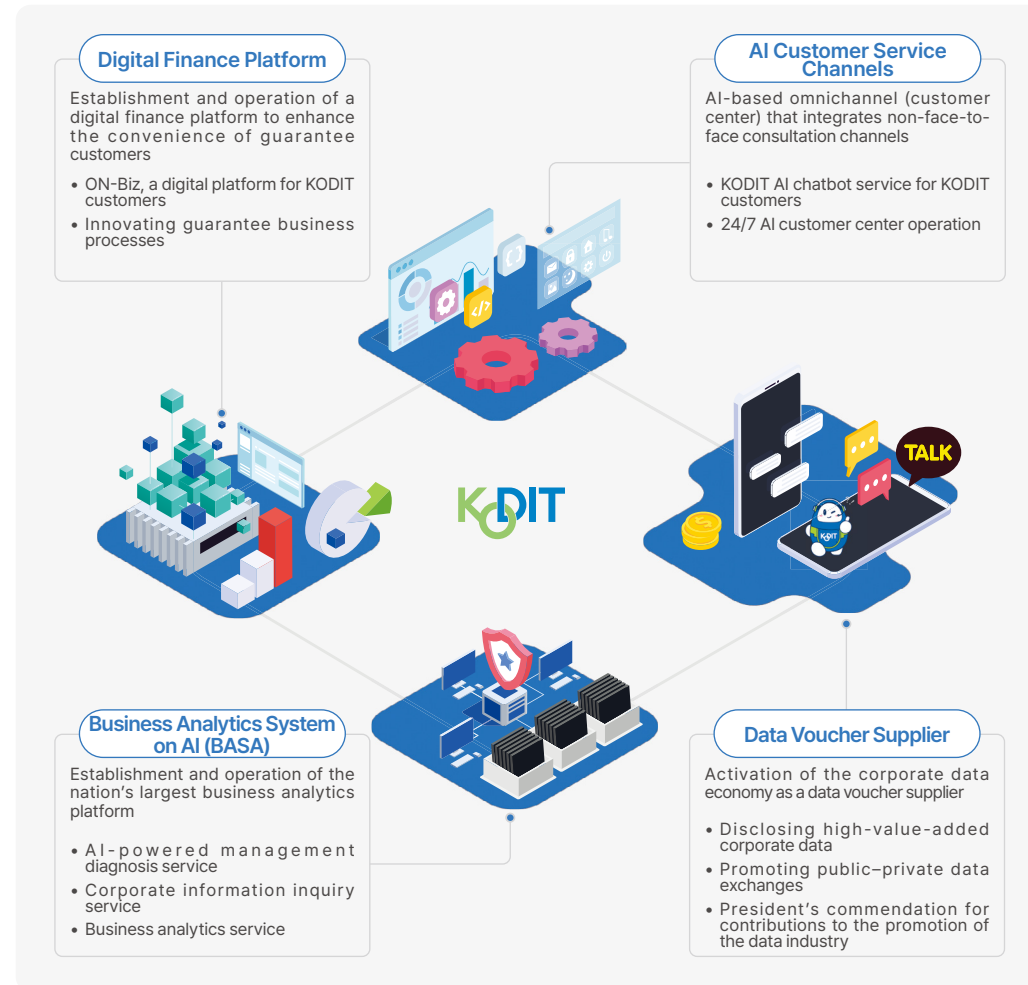
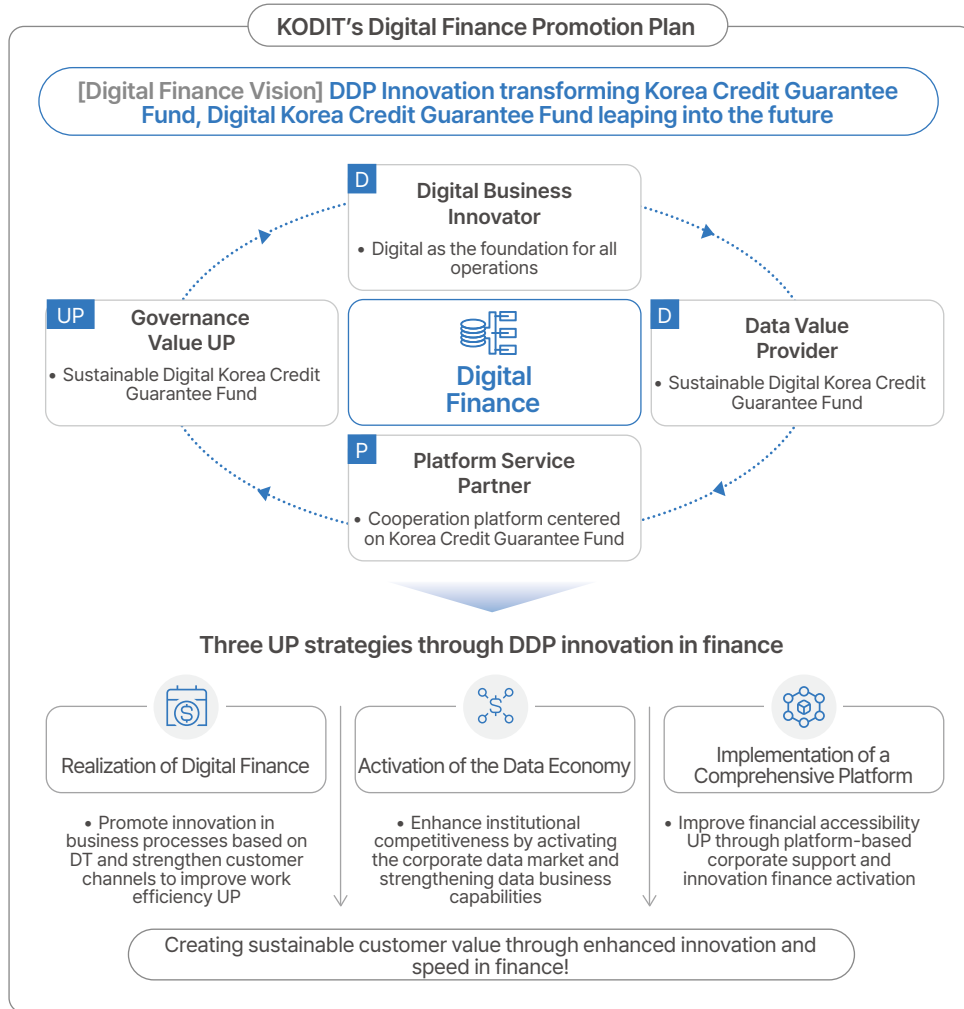
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Sustainable Finance

Digital Finance

To respond to fundamental changes in government policies, the financial industry, and corporate management approaches in the era of digital transformation, we are realizing digital finance through DDP innovation strategies linked to strategic goals such as promoting the activation of the corporate data market, innovating future-oriented business systems based on DT, and establishing a multilateral cooperation-based policy support platform.



- Introduction
- CEO's Message
- KODIT Overview
- Sustainable Finance**
- ESG Approach
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG APPROACH



Contents

- 01 ESG Management System
- 02 ESG Initiative Participation
- 03 Stakeholder Communication
- 04 ESG Material Issue Selection
- 05 ESG Highlights

ESG Management System

ESG Management Strategic Framework

As a policy finance institution specializing in SMEs, Korea Credit Guarantee Fund has set its ESG management vision as “Finance that values people, KODIT that adds value” to foster the global innovation capacities of SMEs through ESG initiatives. The fund is also broadening its sustainable finance offerings, such as Green finance, Glocal finance, and Digital finance. Furthermore, three strategic directions and nine strategic tasks focused on SME support and ESG finance have been established and are being promoted as key priorities.

Mission	Strengthening future growth engines for enterprises and contributing to the balanced development of the national economy		
Vision	A partner empowering the challenges and growth of businesses Beyond Guarantee		
ESG Vision	Finance that Cares for People and Adds Value with ESG-focused Korea Credit Guarantee Fund		
Strategic Direction - Strategic Goals	Lead ESG management in public institutions	Diversify ESG support programs	Enhance ESG support infrastructure
	Internalize ESG management systems	Lead the support for ESG finance	Strengthen ESG implementation capabilities
Strategic Tasks	Enhance response to carbon neutrality policies	Diversify support for green finance	Innovate infrastructure based on data
	Strengthen the practice of social responsibility	Enhance customer satisfaction through digital solutions	Measure ESG support performance
	Upgrade the management control system	Create synergy through public-private partnership	Establish a foundation for sustainable growth
UN SDGs Implementation			

- Introduction
- ESG Approach**
- ESG Management System
 - Participation in ESG Initiatives
 - Stakeholder Communication
 - ESG Material Issue Selection
 - ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Management System

ESG Steering Governance

To maximize the overall performance of ESG management activities and enhance the execution capabilities of each department, the ESG Steering Committee has been established to provide policy advice and support decision-making, including the approval of budgets and implementation plans for ESG projects. The ESG management structure comprises the ESG Steering Center, which is tasked with comprehensive project management, and the ESG Execution Group, which handles the implementation and results of ESG initiatives, spreading ESG values through internal and external ESG bodies.

ESG Steering Committee



In October 2022, the ESG Steering Committee was established to offer policy advice and to carry out the review and approval of ESG management strategies and implementation plans. The committee, made up of 12 stakeholders from inside and outside the organization, holds meetings twice a year to assist in ESG management.

ESG Promotion Center



The ESG Promotion Center is tasked to oversee the overall operations related to ESG management. The ESG Promotion Center establishes ESG promotion plans in line with mid- to long-term management strategies, while managing the operational processes for overall ESG management, including departmental execution, inspection, feedback, and reporting.

ESG Execution Group (Connected with Regional Business Divisions)

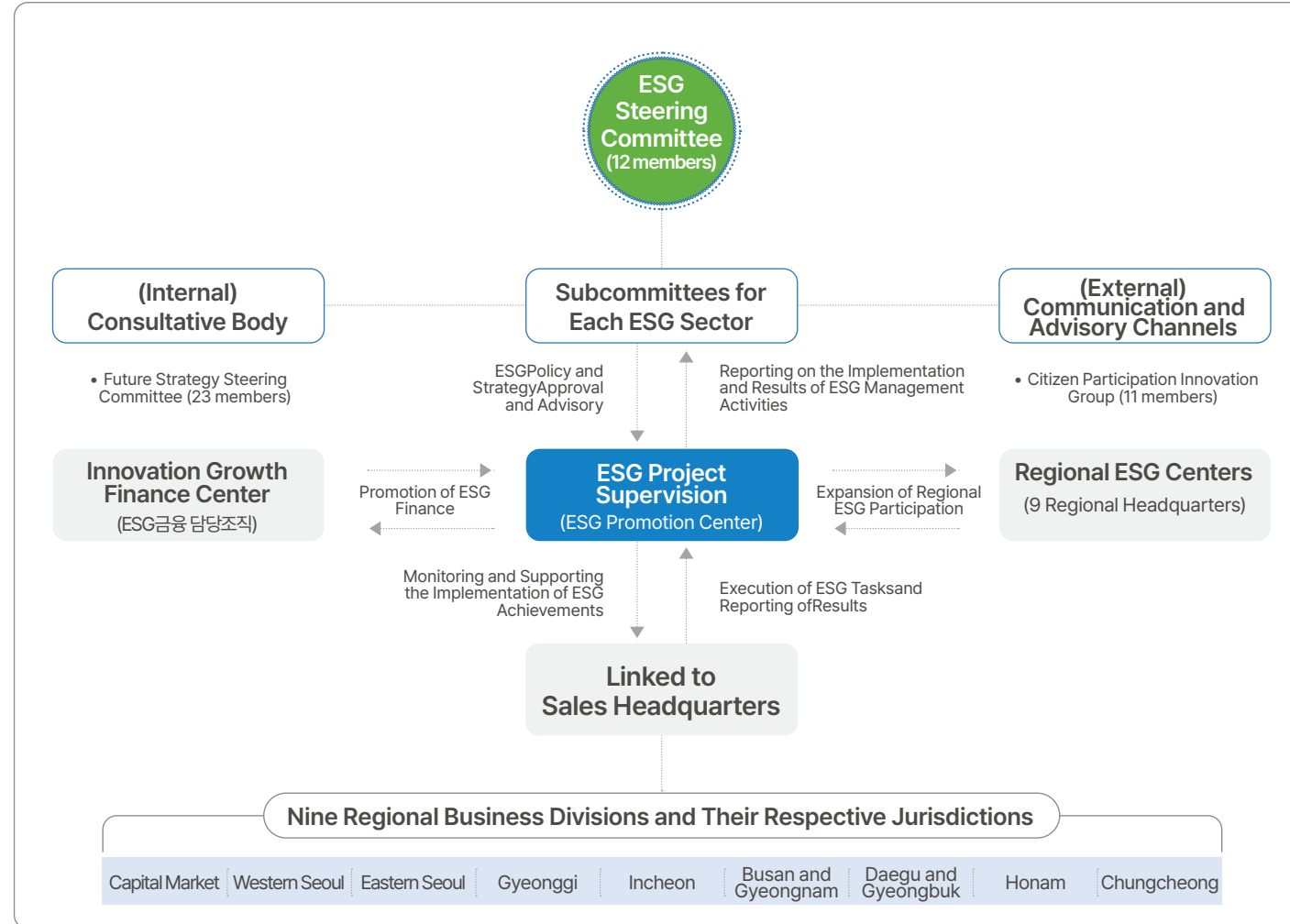


The Korea Credit Guarantee Fund's ESG management is formulated and promoted through a bottom-up approach, with full participation from its nine regional business divisions. Each regional office strives to expand ESG management and generate results at the regional level.

ESG Council



To enhance the spread of ESG management achievements and increase stakeholder participation, both internal and external ESG councils are being activated. The Future Strategy Steering Committee focuses on discovering internal ESG innovation tasks, while the Citizen Participation Innovation Group works on spreading ESG values externally.



- Introduction
- ESG Approach
- ESG Management System
 - Participation in ESG Initiatives
 - Stakeholder Communication
 - ESG Material Issue Selection
 - ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:








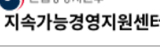




Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

Participation in ESG Initiatives

Intensively Managed ESG Initiatives

To lead ESG management and comply with global standards, we participate in various domestic and international ESG initiatives. By integrating global initiatives that establish ESG standards into our overall ESG management process, we are building a leading ESG management system that stay in line with international standards, while also reinforcing our foundation to meet mandatory ESG disclosure requirements, such as managing financial emissions.

Institution Logos	Initiatives	Participation Methods / ESG Management Integration	ESG Management Process Integration			
			ESG Policy Development	ESG Performance Management	ESG (Green) Finance	ESG Disclosure (Reporting)
	UN Global Compact (UNGC)	<ul style="list-style-type: none"> We strengthen our role in social responsibility through the 10 principles of the UN Global Compact, which originate from the Universal Declaration of Human Rights (1948) and cover human rights, labor, environment, and anti-corruption. 	●			
	UN Sustainable Development Goals (UN SDGs)	<ul style="list-style-type: none"> UN-SDGs are global goals for sustainable development adopted by the UN General Assembly, based on 17 goals related to the economy, society, and the environment. We use these goals to identify mid-to-long-term ESG initiatives. 	●			
	UN Principles for Responsible Investment (PRI)	<ul style="list-style-type: none"> As a specialized policy financial institution for SMEs, we develop finance (guarantee) policies based on social responsibility according to the UN Principles for Responsible Investment and activate SME ESG support programs. 			●	
	Partnership for Carbon Accounting Financials (PCAF)	<ul style="list-style-type: none"> A global financial initiative for calculating and disclosing greenhouse gas emissions through asset management by financial institutions. We developed the first financial emissions calculation model in the guarantee sector in Korea. 				●
	UN Environment Programme Finance Initiative (UNEP Finance Initiative)	<ul style="list-style-type: none"> A public-private partnership between the UN Environment Programme and the financial sector to establish a green finance strategy for achieving carbon neutrality in financial institutions and strengthen cooperation in the environmental sector. 			●	
	Task Force on Climate-related Financial Disclosures (TCFD)	<ul style="list-style-type: none"> A task force for disclosing financial information related to climate change, aimed at informing major stakeholders about climate-related financial risks by enhancing the ESG information disclosure system. 				●
	Science-Based Targets initiative (SBTi)	<ul style="list-style-type: none"> An initiative that provides science-based carbon reduction targets and monitoring processes for companies and financial institutions, used as a tool for managing carbon reduction goals. 		●	●	
	Korean ESG Guidelines (K-ESG)	<ul style="list-style-type: none"> Developed based on the Industrial Development Act Article 18, concerning the criteria and indicators for sustainable industrial development. We use these K-ESG guidelines to systematically assess the level of ESG management. 		●		
	Guidelines for Social Responsibility (ISO 26000)	<ul style="list-style-type: none"> Guidelines for implementing corporate social responsibility developed by the International Organization for Standardization (ISO). We develop an internal checklist to assess and improve our social responsibility performance annually. 		●		
	International Sustainability Standards Board (IFRS/ISSB)	<ul style="list-style-type: none"> We are advancing the ESG disclosure system by leading the implementation of sustainability disclosure standards (S1, S2) established by the International Sustainability Standards Board (ISSB) under the International Financial Reporting Standards (IFRS) Foundation. 				●
	Korea Sustainability Standards Board (KSSB)	<ul style="list-style-type: none"> We are formulating measures to promote ESG disclosure and developing integrated disclosure indicators based on the draft sustainability disclosure standards published by the Korea Sustainability Standards Board under the Korea Accounting Standards Board. 				●
	Global Reporting Initiative (GRI Standards)	<ul style="list-style-type: none"> We adhere to the Global Reporting Initiative (GRI), which are global standards for formulating sustainability reports, and publish our sustainability management report annually. 				●

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives**
- Stakeholder Communication
- ESG Material Issue Selection
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Stakeholder Communication

Stakeholder Communication Enhancement

To effectively respond to the demands of key stakeholders who directly or indirectly influence our management activities, we have established tailored communication channels. We reinforce the institutional framework of our communication channels by stakeholder type to actively incorporate the needs and demands gathered into our ESG management policy-making, cultivating a communication culture grounded in empathy and trust.

Value Customers	Stakeholder Type	Key Stakeholders	Communication Channels	Key Needs
Value Impact Customers	Policy Institutions	Government Ministries (Financial Services Commission/Ministry of Economy and Finance)	Policy Meetings	Compliance with Government Policies and Cooperation
		Legislative Bodies (National Assembly/Financial Supervisory Service)	Audits/National Assembly Hearings/Policy Seminars	Adherence to Relevant Regulations
Value Partner Customers	ESG Entities	ESG Initiatives (UN SDGs, PCAF, ISSB)	Sustainability Reports/ESG Consortiums	Leadership in ESG Management
		Local Communities/NGOs/Civic Organizations	External Cooperation Center/Regional Problem-Solving Platforms/Civic Participation Innovation Group/Dalgu Valley Common Ground	Enhancement of Social Responsibility/Revitalization of Regional Economy
	Internal Partner Customers	Employees	Youth Board/Labor Director System/Vision Messenger/Future Strategy Promotion Council	Creation of a Safe and Happy Workplace
Labor Union		Labor-Management Harmony Dialogues/Labor-Management Council/Empathy Bulletin Board	Labor-Management Harmony (Labor-Management Symbiosis)	
Value Consumption Customers	External Partner Customers	Financial Institutions (Banks)	Financial Consortiums	Minimization of Guarantee Risks
		Partners	Partner Support Programs	Establishment of a Sustainable Supply Chain/Support for Co-Growth
		Affiliated Organizations (SME Support Agencies)	SME Public Data Consortium/ESG Consortium	Development of Cooperation Systems/Activation of Consortiums
Customers	Customers	Companies Utilizing Guarantee Insurance	SME Dialogues/Customer Advisory Groups/VOC/Website/Communication Participation Bulletin Board/Customer Satisfaction Surveys	Expansion of Tailored Financial Support
		Consulting Support Companies	Solution Webinars/ESG Management Support Consulting/Co-Growth Programs	Strengthening of Non-Financial Support for SMEs
Public	Public	General Public	Public Idea Contests/Information Disclosure Monitoring Groups/Social Media/Website/University Student Volunteer Corps/University Student Publicity Corps	Expansion of Public Participation/Activation of Public Communication
		Financial Consumers (Industries/Startups/Information-Using Customers)	BASA/Data Voucher	Opening of Financial Data

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication**
- ESG Material Issue Selection
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)


Website www.kodit.co.kr

Stakeholder Communication

Communication and Engagement with the Public

KODIT endeavors to bolster communication and engagement with the public and customers to identify field-oriented innovation challenges and enhance the quality of services. We have formulated a comprehensive innovation plan and conducted a nationwide open call for ideas through the operation of KODIT Citizen Participation Innovation Group, comprising 11 members including Daegu citizens (i.e., corporate representatives), academia, and employees of relevant institutions and financial organizations. In addition, a total of 24 customer advisory group activities had been held across eight regional headquarters to listen to the concerns of regional corporate customers and discuss how to provide assistance.

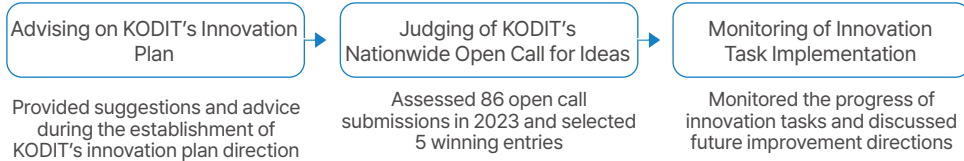
• KODIT Citizen Participation Innovation Group



**Civic Participation
Innovation Group**

Purpose	A regular consultative body for the establishment and implementation of KODIT's comprehensive innovation plan
Members	11 total, including Daegu citizens (i.e., corporate representatives), academia, related institutions, and financial institution employees
Achievements	Semi-annual meetings, nationwide open call for ideas, and online surveys

• Key Roles and Activities •




2023 Nationwide Open Call for Ideas

86 public opinions ⇒ 3-step review by the Citizen Participation Innovation Group ⇒ 5 winning entries

Category	No.	Topic	Entries
KODIT, the number one institution for comprehensive business support	1	Strategies to enhance an integrated support system based on corporate growth stage and size	7
	2	Measures to build a comprehensive support system leveraging synergies between KODIT's major businesses	7
	3	KODIT's regulations that hinder corporate activities and improvement measures	2
Supporting private sector innovation and preemptively responding to future crises	4	KODIT's role in fostering technological advancement and export activities of key strategic industry companies	5
	5	KODIT's role in responding to future crises, including creating quality jobs, regional balanced development, securing global supply chains, and carbon neutrality (choose one)	19
Closer to customers and the public	6	Leveraging KODIT's resources for private-led growth	6
	7	Strategies to enhance awareness and favorability of KODIT among customers (companies) and the public	23
	8	Measures to share and disseminate the vision system of KODIT internally and externally	8
Building a public-private cooperation ecosystem	9	Measures to improve inconveniences when using KODIT's digital services	9
	10	Cooperative measures if the above tasks could have been effectively performed through public-private partnership	22 <small>(duplicate topics)</small>

• Customer Advisory Groups (By Regional Headquarters)



**Customer
Advisory Groups**

Purpose	Listen to the concerns of regional corporate customers and discuss how to provide assistance through cooperation with related institutions
Representatives	Business customers (customer representatives of each business headquarters) + institutional customers (executives of related institutions)
Achievements	24 customer advisory group activities by 8 regional headquarters

Headquarters	No.	Activity	Type
Gyeonggi Business Headquarters	1	Held the 1st Customer Advisory Group (Business Customers) online meeting	Meeting
	2	Held the 2nd Customer Advisory Group (Institutional Customers) online meeting	Meeting
	3	Held the 3rd Customer Advisory Group (Business Customers) online meeting	Meeting
Daegu & Gyeongbuk Business Headquarters	4	Held the 1st Customer Advisory Group meeting (1H, 2023)	Meeting
	5	Held the 2nd Customer Advisory Group meeting and luncheon (2H, 2023)	Meeting
Busan & Gyeongnam Business Headquarters	6	Held the 1st Customer Advisory Group face-to-face meeting (1H, 2023)	Meeting
	7	Held a customer meeting to discuss support measures for key industries and future businesses in Busan (2H, 2023)	Meeting
Seoul Dongbu Business Headquarters	8	Held the 1st Customer Advisory Group meeting (2023)	Meeting
	9	Held the 2nd Customer Advisory Group meeting (2023)	Meeting
	10	Held the 3rd Customer Advisory Group meeting (2023)	Meeting
	11	Held the 4th Customer Advisory Group online meeting (2023)	Meeting
Seoul Seobu Business Headquarters	12	Held the 1st Customer Advisory Group meeting (2023)	Meeting
	13	Visited enterprises by the Customer Advisory Group	Other
	14	Held the 2nd Customer Advisory Group meeting (2023)	Meeting
Incheon Business Headquarters	15	Held the 3rd Customer Advisory Group meeting (2023)	Meeting
	16	Held the 1st Customer Advisory Group regular meeting (2023)	Meeting
	17	Held the 2nd Customer Advisory Group regular meeting (2023)	Meeting
Chungcheong Business Headquarters	18	Held the 3rd Customer Advisory Group regular online meeting (2023)	Meeting
	19	Held the 1st Customer Advisory Group meeting (2H, 2023)	Meeting
	20	Held the 2nd Customer Advisory Group meeting (2H, 2023)	Meeting
Honam Business Headquarters	21	Held the 1st Customer Advisory Group meeting and luncheon (2023)	Meeting
	22	Held the 2nd Customer Advisory Group appointment ceremony and meeting (2023)	Meeting
	23	Visited enterprises by the Customer Advisory Group	Other
	24	Held the 3rd Customer Advisory Group meeting (2023)	Meeting

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication**
- ESG Material Issue Selection
- ESG Highlights
- ESG Report
- Appendix

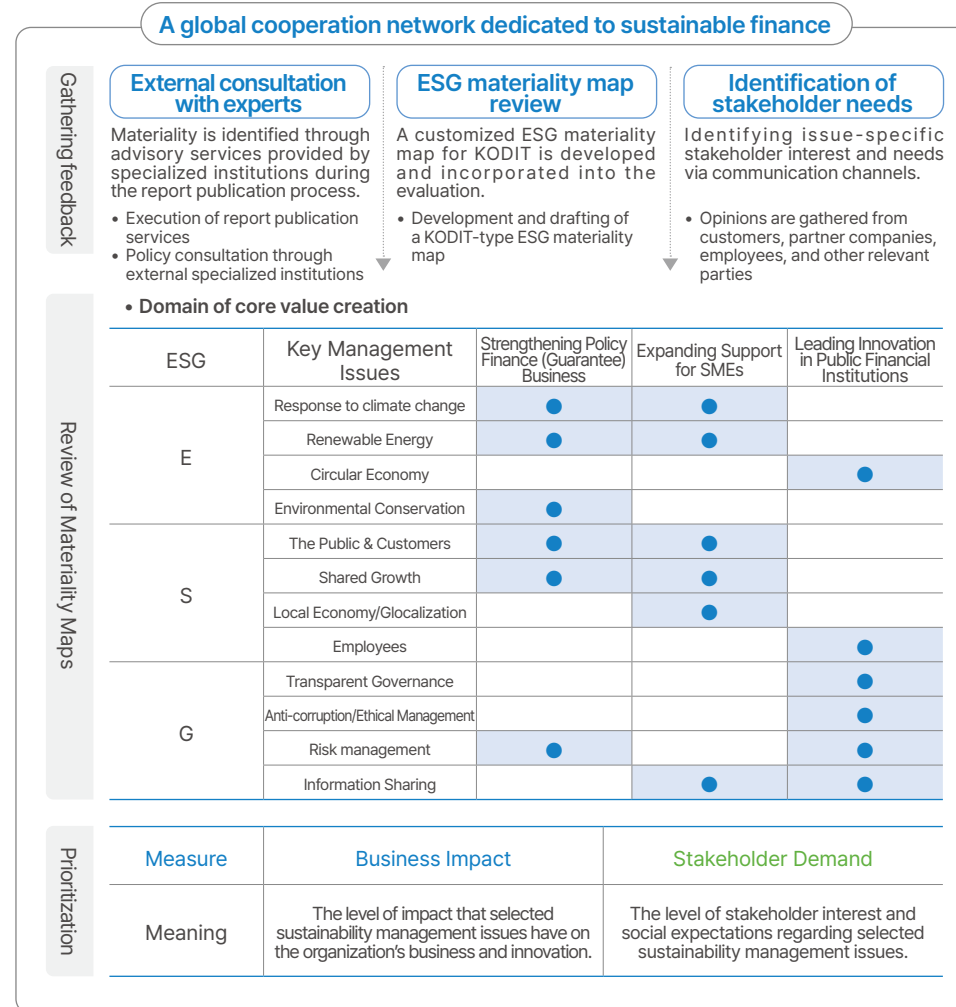
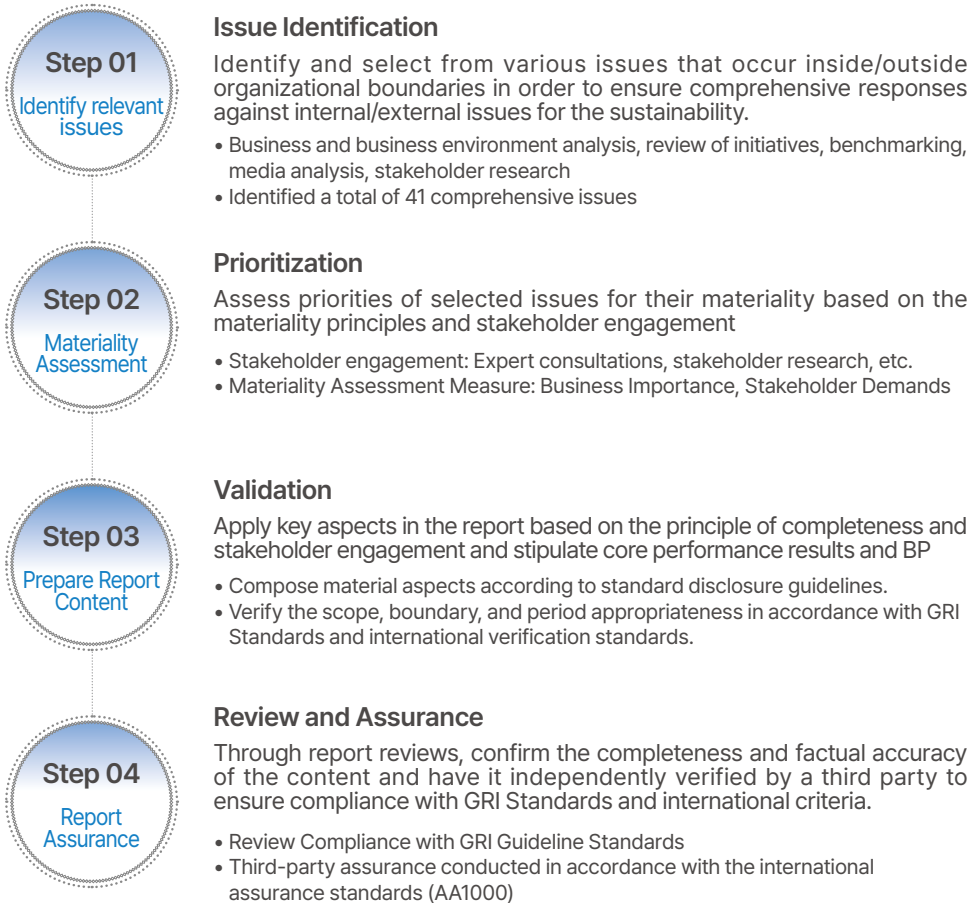
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Material Issue Selection

Materiality Assessment Procedure

In line with GRI Standards and the international verification standard AA1000, KODIT determines its sustainability management reporting issues. KODIT first selects comprehensive ESG response issues through an analysis of internal and external environments and materiality mapping, then conducts a dual materiality assessment based on business significance and stakeholder demands, culminating in the final selection of key reporting issues with thorough reporting and validation to secure impact.



- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication
- ESG Material Issue Selection**
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

ESG Material Issue Selection

KODIT's ESG Materiality Map

A customized materiality map tailored to the core business and the characteristics of policy finance institutions is developed to realize sustainable management, identifying ESG initiatives and reporting issues. Through internal and external environmental analysis and materiality mapping, we have identified a comprehensive pool of 41 ESG issues to address the evolving demands of sustainability.

Category	ESG Management Categories (Initiative Integrated Indicator Pool)	Materiality	Strengthening Policy Finance (Guarantee) Business			Expanding Support for SMEs			Leading Innovation in Public Financial Institutions		
			Credit Guarantee	Credit Insurance	Support for Business Recovery	Support for SMEs	Technology Evaluation/Venture Evaluation	Corporate Data Services	Quasi-gov't Institution (Gov't Interest Rate Type)	Supervisory Authority (Financial Services Commission)	Partnership for Carbon Accounting Financials (PCAF) (PCAF)
			→ Realize sustainable management through the expansion of KODIT-style ESG finance			→ Strengthen support for SMEs (startups) centered on ESG			→ Enhance the leading role as a public institution/ financial institution		
E	Climate Change Response (Greenhouse Gas Reduction)	●	● Expand green finance products			● Create a green finance ecosystem ● Enhance ESG evaluation systems supporting green finance ● Support SMEs in reducing greenhouse gas emissions			● Manage financial emissions (PCAF) ● Expand eco-friendly certifications		
	Renewable Energy (Energy Mix)	◐				● Transition to renewable energy (energy mix)			● Reduce energy consumption at business sites ● Digital transformation of financial infrastructure		
	Circular Economy/Eco-friendly Procurement	◐				● Strengthen support for eco-friendly SMEs			● Create a circular economy work environment ● Expand eco-friendly procurement		
	Environmental conservation/biodiversity/pollutant reduction	○	● Minimize financial (environmental) impact						● Engage stakeholders in environmental conservation activities ● Reduce environmental pollutants at business sites		
S	Citizens/Customers	●				● Protect financial consumers			● Strengthen the customer support (CS) management system		
	Shared Growth	●				● Create an innovative growth ecosystem for SMEs ● Support strengthening the competitiveness of SMEs ● Support ESG management for SMEs ● Prevent industrial accidents in SMEs					
	Local Economy/Glocalization	○	● Expand inclusive financial services ● Create private sector jobs linked to finance			● Ensure employment safety nets for SMEs linked to finance ● Revitalize the local economy through Glocalization ● Create quality jobs					
	Labor/Human Rights Protection	◐							● Create a healthy and safe workplace ● Secure future core talents (foster key personnel) ● Support work-life balance for employees ● Protect employee human rights		
G	Transparent Governance	◐							● Activate and strengthen the expertise of the board of directors ● Expand ESG governance		
	Anti-corruption/Ethical Management	●							● Strengthen the compliance and ethical management system		
	Risk management	●	● Risk Management			● Factoring for SMEs and mid-sized companies			● Strengthen internal control systems ● Strengthen information security systems		
	Proactive Administration/Information Disclosure	◐	● Innovate financial services through proactive administration ● Open financial (corporate) data						● Promote compliance with fair trade ● Activate ESG information disclosure		

● Key Issues / ● Material Issues

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication
- ESG Material Issue Selection**
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

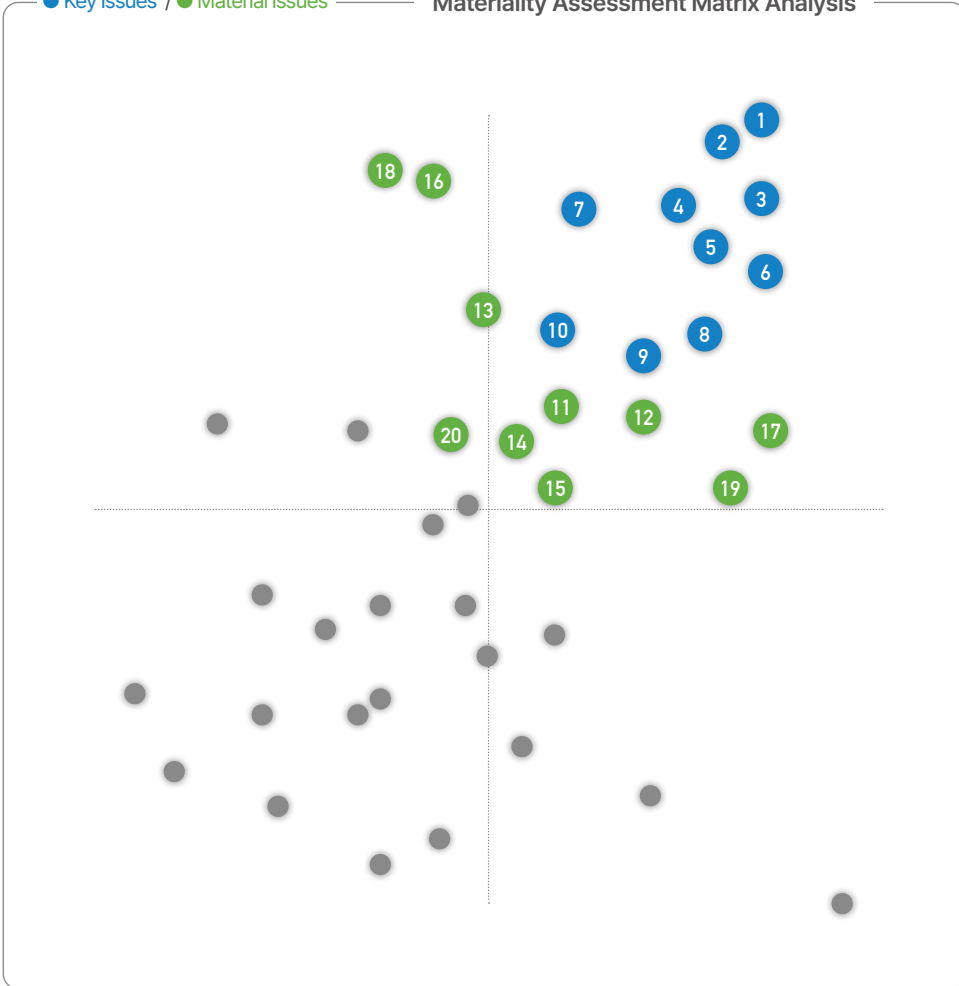
ESG Material Issue Selection

Double Materiality Assessment

The materiality assessment conducted on the 41 comprehensive issues, selected through internal and external environmental analysis and the creation of a materiality map, has resulted in the categorization of 10 critical issues, 10 major issues, and 21 general reporting topics into priority groups. The sustainability management report emphasizes the Credit Guarantee Fund's initiatives and outcomes related to the key issue groups identified through the materiality assessment.

● Key Issues / ● Material Issues

Materiality Assessment Matrix Analysis



No.	Category	Materiality	ESG Issues
1	S	Core	Create an innovation ecosystem for SMEs.
2	E	Core	Establish a green finance ecosystem.
3	E	Core	Expand the availability of green finance products
4	S	Core	Expand inclusive financial services.
5	G	Core	Manage financial risks.
6	G	Core	Open up financial (corporate) data.
7	S	Core	Support the enhancement of SME competitiveness.
8	S	Core	Revitalize the glocal (global + local) regional economy.
9	G	Core	Facilitate digital transformation of financial infrastructure.
10	S	Core	Secure future core talents (foster key personnel)
11	S	Material	Strengthen the customer support (CS) management system
12	E	Material	Support SMEs to reduce greenhouse gas emissions
13	G	Material	Strengthen Information Security Systems
14	G	Material	Promote ESG Information Disclosure
15	G	Material	Strengthen the Compliance and Ethical Management System
16	S	Material	Support ESG Management for SMEs
17	E	Material	Support Eco-friendly SMEs
18	E	Material	Manage Financial Emissions (PCAF)
19	E	Material	Minimize Environmental Impact of Financial Activities
20	G	Material	Enhance internal control systems

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication
- ESG Material Issue Selection**
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Material Issue Selection

Selection of ESG Material Issues

KODIT focuses on providing information regarding its management policies and achievements concerning the key issue groups identified through the materiality assessment, with particular emphasis in the sustainability management report.

No.	Category	Materiality	ESG Issues	Stakeholder Demand					Issue Management Policies	Items Reported
				SMEs	Financial institutions	Employees	Local communities	General public		
1	S	Core	Create an innovation ecosystem for SMEs	●	◐	○	◐	◐	<ul style="list-style-type: none"> Expansion of financial support for joint projects and mutually beneficial cooperative activities between large enterprises and SMEs Strengthening the support system for mutual growth in non-financial sectors, including support for ESG management of SMEs 	S3. Co-growth with SMEs
2	E	Core	Establish a green finance ecosystem	●	◐	○	◐	◐	<ul style="list-style-type: none"> Creation of a green growth ecosystem for enterprises through the Green Finance Master Plan Introduction of the K-Taxonomy determination process and establishment of infrastructure to support green finance 	E1. Green finance
3	E	Core	Expand the availability of green finance products	●	●	○	◐	◐	<ul style="list-style-type: none"> Expansion of the scale of the green portfolio and diversification of green finance products Strengthening the foundation for low-carbon, eco-friendly investment through the expansion of carbon-neutral and green finance guarantees 	E1. Green finance
4	S	Core	Expand inclusive financial services	●	◐	○	●	●	<ul style="list-style-type: none"> Establishment of a comprehensive support system tailored to each stage of the business lifecycle, thereby creating a foundation for the revival and renewed challenge of SMEs Strengthening support for business recovery and protective measures for vulnerable debtors facing difficulties due to complex crises 	S1. Inclusive finance
5	G	Core	Manage financial risks	◐	●	◐	◐	●	<ul style="list-style-type: none"> Based on analysis and forecasting of changes in the economic environment, such as trends in the SME economy, multi-phase crisis response scenarios are developed to manage financial risk associated with guarantees efficiently 	G4. Integrated risk management
6	G	Core	Open up financial (corporate) data	●	●	◐	◐	◐	<ul style="list-style-type: none"> Based on analysis and forecasting of changes in the economic environment, such as trends in the SME economy, multi-phase crisis response scenarios are developed to manage financial risk associated with guarantees efficiently 	G3. Spread of financial data
7	S	Core	Support the enhancement of SME competitiveness	●	◐	○	◐	◐	<ul style="list-style-type: none"> Operation of a systematic support program offering one-stop services combining guarantees, insurance, investments, and consulting tailored to the growth stages of startups 	S3. Co-growth with SMEs
8	S	Core	Revitalize the glocal (global + local) regional economy	●	◐	◐	●	●	<ul style="list-style-type: none"> Promotion of a glocal joint project in collaboration with a five metropolitan municipalities (i.e., Gwangju, Daegu, Busan, Daejeon, Ulsan) to address regional disparities in support for startups 	S4. Glocal finance initiatives
9	G	Core	Facilitate digital transformation of financial infrastructure	●	●	●	◐	◐	<ul style="list-style-type: none"> Innovating KODIT with DDP, creating a digital KODIT to propel the future DDP: Achieving digital finance and boosting the data economy via an integrated platform 	G3. Spread of financial data
10	S	Core	Securing future core talent	○	○	●	◐	◐	<ul style="list-style-type: none"> Under the HRD vision of “fostering ambidextrous talent to lead financial innovation,” KODIT is focused on strengthening tailored job training, cultivating experts in emerging growth areas, enhancing the innovative capabilities of all employees, and upgrading educational infrastructure. 	S6. Creating a sustainable workplace



- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication
- ESG Material Issue Selection**
- ESG Highlights
- ESG Report
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

2023 ESG Highlights

- Introduction
- ESG Approach**
- ESG Management System
- Participation in ESG Initiatives
- Stakeholder Communication
- ESG Material Issue Selection
- ESG Highlights**
- ESG Report
- Appendix

Environmental	Social	Governance	
 <p>Formulation of a comprehensive action plan for credit guarantee-type green finance</p>	 <p>Awarded the Minister of Interior and Safety Commendation in 2023 for contributions to business recovery and regional revitalization support</p>	 <p>Awarded the Minister of Trade, Industry and Energy Commendation in 2023 for contributions to technology commercialization through support for innovative startups</p>	 <p>Received the 2023 Global ESG Management Award from the Korean Academy of International Business through the leadership in ESG management</p>
 <p>Expanded the scale of the green portfolio to ₩10.6 trillion (up 10.4% YoY)</p>	 <p>Expanded the business recovery support program for crisis-affected companies (helping 167 enterprises with new funding amounting to ₩69.9 billion)</p>	 <p>Selected as an outstanding case of mutual growth through joint project guarantees in the Win-Win Honors Project</p>	 <p>Awarded the Presidential Commendation at the 11th National Anti-Corruption Day for contributions to anti-corruption efforts</p>
 <p>Supplied green finance guarantees totaling ₩10.0952 trillion (up 13.4% YoY)</p>	 <p>As a first among public institutions under the Financial Services Commission Received an excellent grade for three consecutive years in the public institution mutual growth evaluation</p>	 <p>Promoted a pilot project for the glocal joint project (providing guarantees of ₩5 billion to 6 startups)</p>	 <p>Awarded the Minister of Science and ICT Commendation at the 2023 Korea Digital Innovation Awards</p>
 <p>Reached 1,579 companies using green finance (up 81.2% YoY)</p>	 <p>Achieved an excellent rating for three consecutive years in the public institution customer satisfaction survey</p>	 <p>Enhanced Korean content creation capabilities by expanding investment in cultural content industry projects (achieving the number one spot at the box office for 30 days)</p>	 <p>Awarded the Presidential Commendation in 2023 for contributions to data industry promotion through the activation of data exchange among SMEs</p>

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

ENVIRONMENTAL














Contents

- E1 Green Finance
- E2 Financed Emissions Management
- E3 Carbon Neutrality Support For SMEs
- E4 Carbon Neutrality Practice

Environmental Report

The reporting issues in the environmental sector consist of 4 main categories and 12 subcategories, and the performance is reported by linking the results of the 2023 selection of Material issues for sustainable management with the ESG management strategy.

No.	Reporting Issues	Items Reported	ESG Material Issues		Link with ESG Management Strategy	UN-SDGs
E1	Green Finance	Green Finance Master Plan	Core	Establish a green finance ecosystem	1.1 Enhance response to carbon neutrality policies 2.1 Diversify support for green finance	  
		Expand Green Finance Support	Core	Expand the availability of green finance products		
E2	Financed Emissions Management	Climate Change Response Process	Material	Minimize Environmental Impact of Financial Activities	1.1 Enhance response to carbon neutrality policies	 
		Climate Risk Management Plan	Material	Minimize Environmental Impact of Financial Activities		
		Model to measure financed emissions	Material	Manage Financial Emissions		
E3	Carbon Neutrality Support For SMEs	Strengthening the Foundation for Carbon Neutrality Support for SMEs	Material	Support SMEs to reduce greenhouse gas emissions	2.1 Diversify support for green finance	 
		Leading the Low-Carbon Transition for SMEs	Material	Support Eco-friendly SMEs		
E4	Carbon Neutrality Practice	Circular Economy	general	Reduce environmental pollutants	1.1 Enhance response to carbon neutrality policies	   
		Voluntary Participation of Employees in Eco-friendly Activities	general	Create a circular economy work environment		
		Eco-friendly Activities with Local Residents	general	Engage stakeholders in environmental conservation activities		
		Eco-friendly Work Environment	general	Reduce energy consumption at business sites		

** Refer to Related Information: ESG Management Strategy (P.16) / ESG Material Issues (P.22~23)

- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs
- Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

Green Finance

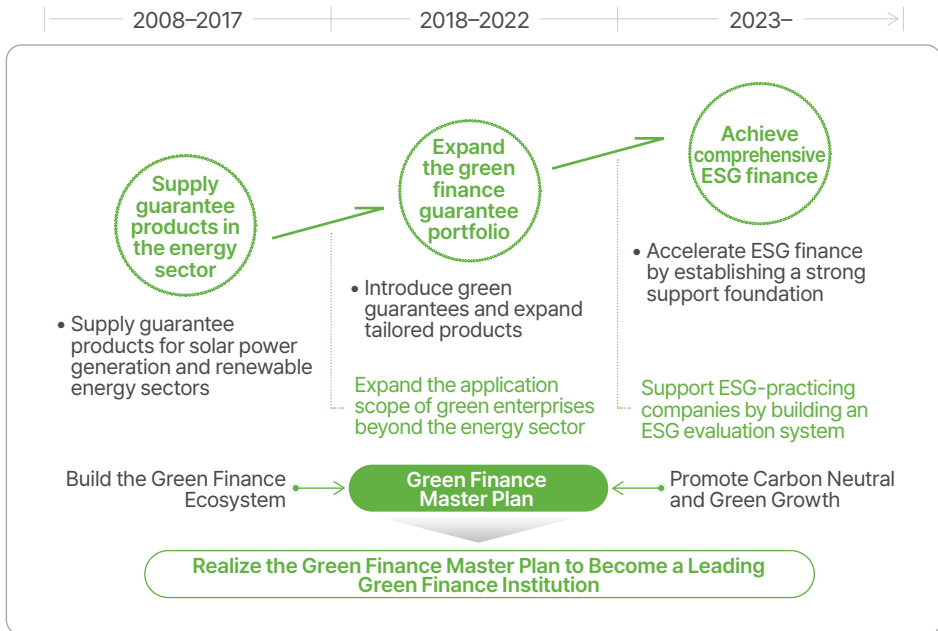
Green Finance Master Plan

Green finance refers to a financial framework that encourages nationwide green growth by financing the production of goods and services that improve resource and energy efficiency and benefit the environment. The Korea Credit Guarantee Fund has set up a green finance strategy with the mission of “realizing a sustainable future for corporate green growth,” reinforcing green finance support through initiatives such as carbon reduction efforts and the introduction of new products.

Green Finance Progress



Green Finance Strategy Framework



- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance**
 - Financed Emissions Management
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social**
- Governance**
- Appendix

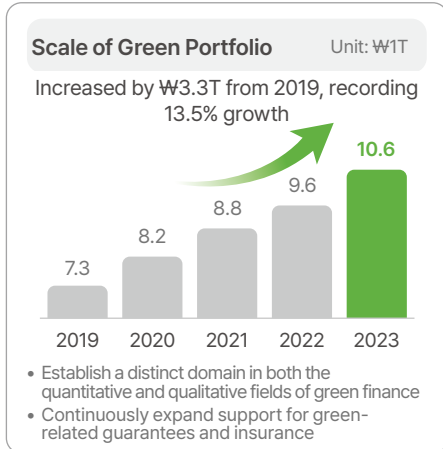
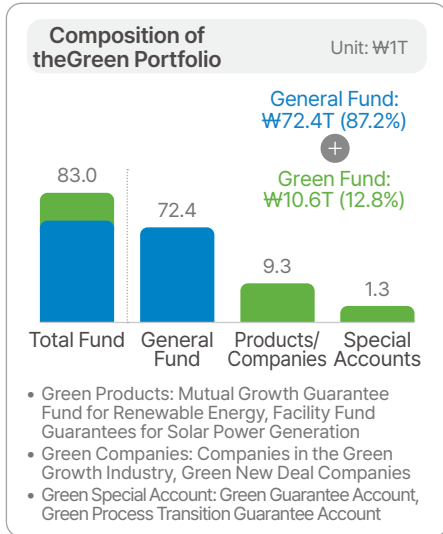
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
 Website www.kodit.co.kr

Green Finance

Expand Green Finance Support

The Credit Guarantee Fund manages a green portfolio worth ₩10.6 trillion, representing 12.8% of the total fund. It reinforces the foundation for low-carbon, eco-friendly investments across national industries by diversifying corporate-tailored support for green finance guarantee products. In addition, the company provides interest rate subsidies for companies by issuing Green Asset-Backed Securities (G-ABS) based on corporate bonds from companies that comply with the Korean Green Taxonomy (K-Taxonomy).



Expansion of Carbon Neutrality and Green Finance Guarantee Supply

- The scope of guarantees in green sectors was expanded to include companies engaged in green growth industries, those related to new and renewable energy, companies associated with Green New Deal products, and those possessing greenhouse gas reduction technologies and facilities.
- Introduction of a special green venture guarantee for companies holding promising technologies in five major climate tech fields: Clean Tech, Carbon Tech, Eco Tech, Food Tech, and Geo Tech.

→ Supplied ₩10.0952 trillion in green finance guarantees, a 13.4% increase from the previous year.

Green Asset-Backed Securities (G-ABS):

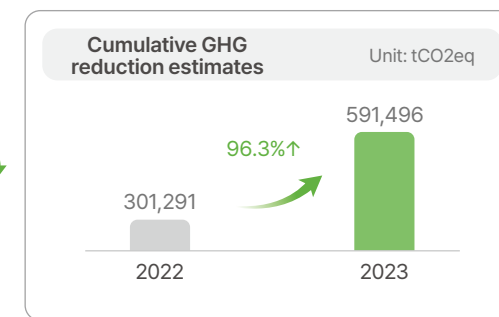
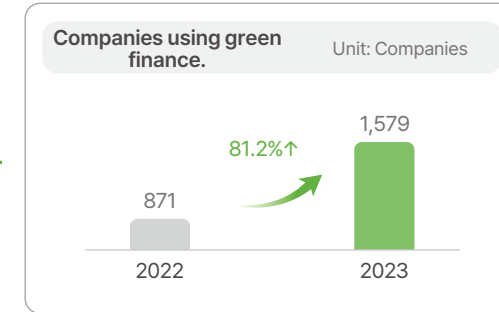
- Issued Green Asset-Backed Securities (G-ABS) based on corporate bonds of companies compliant with the Korean green classification system (K-Taxonomy), providing interest rate compensation for included companies.
- Korea Environmental Industry & Technology Institute and external review agencies (credit rating agencies) assess the suitability of companies for the Korean green classification system (K-Taxonomy) before providing support.

→ Issued ₩155.5 billion in new Green Asset-Backed Securities (G-ABS) to support companies that comply with the Korean green classification system (K-taxonomy).

Developed a credit guarantee-style ESG evaluation system

- An ESG evaluation system has been developed to assess the absolute emission figures and relative management levels of various environmental factors of SMEs, considering their industry and company size, and to compare the current level with the previous year's changes.
- The evaluation items include environmental management, eco-friendly promotion systems, climate change, resource use, pollution, and waste.

→ The ESG capability assessment, including corporate greenhouse gas emissions, is used to measure the level of a company's sustainable management system.



Cumulative Green Finance GHG Emission Reduction
Creation of a pine forest 185 times the size of Yeouido

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Green Finance
 - Financed Emissions Management
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social Governance
- Appendix

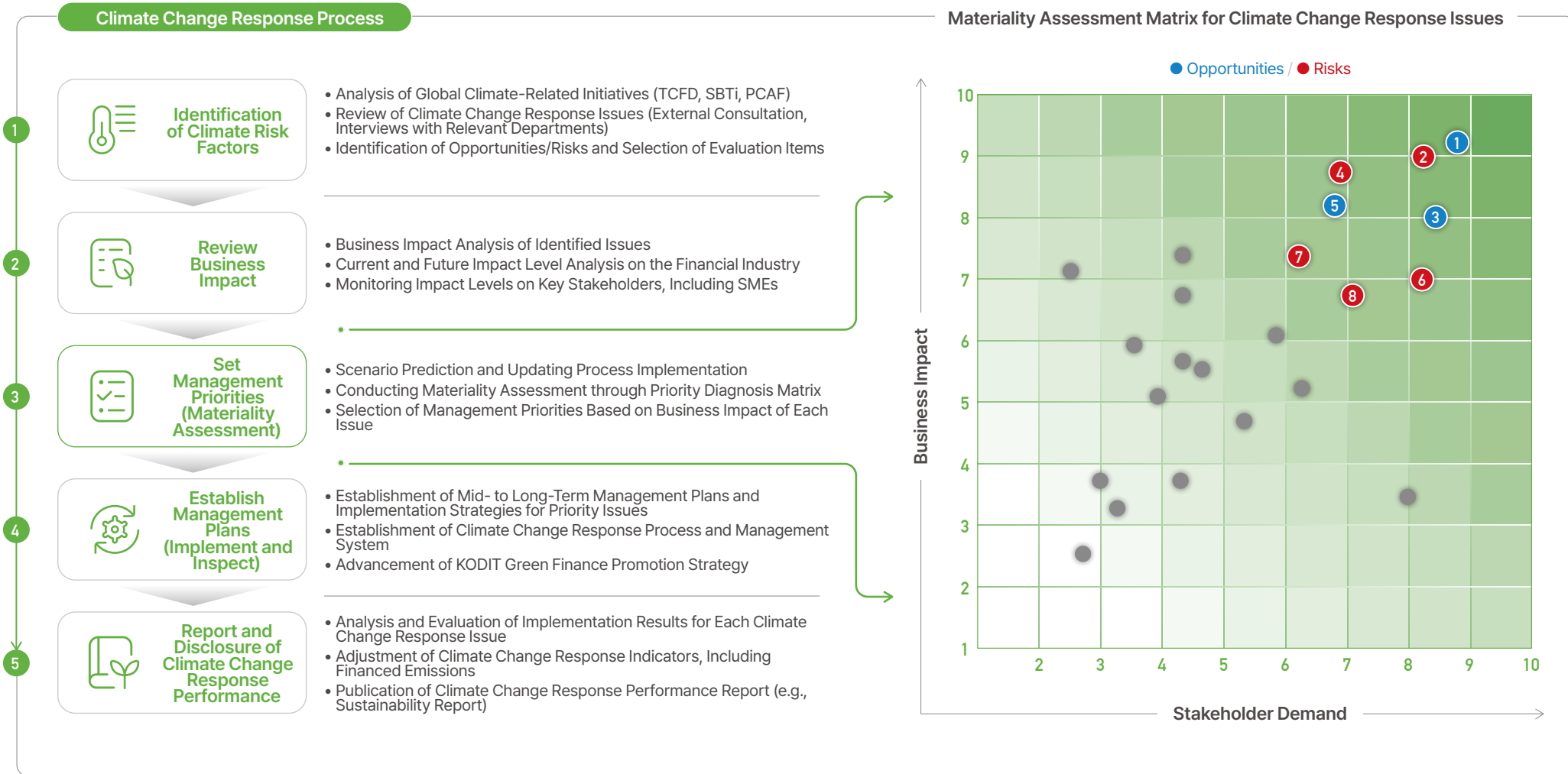
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Financed Emissions Management

Climate Change Response Process

KODIT identifies climate risks and opportunities using the TCFD framework to preemptively tackle future climate change issues, and determines their priority through materiality assessments. During 2023, KODIT identified 23 climate change response issues, and assessed business impact and stakeholder requirements, resulting in the selection of 8 critical management issues through a priority matrix.



- Introduction
- ESG Approach
- ESG Report**
- Environmental**
 - Green Finance
 - Financed Emissions Management**
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Financed Emissions Management

Climate Risk Management Plan

An analysis of the potential impacts and threats of the eight climate change priority issues is being conducted to develop mid- to long-term response scenarios, while integrating these findings into KODIT's core strategies — ESG management and green finance promotion — thereby bolstering the groundwork of a performance-driven process to mitigate climate risks.

[Level of Impact on Mid- to Long-Term Issues] ○ Slightly Important / ● Important / ● Very Important

Code	Type	Climate Change Response Issue	Impact (Time Frame)			Potential Impact and Threat	Response Plan and Implementation Status
			Short-term	Mid-term	Long-term		
1	Opportunities	Expansion of Green Investment	●	●	●	<ul style="list-style-type: none"> Stimulating green investment in line with the national carbon neutrality and green growth master plan Boosting demand for green finance due to the low-carbon transition initiatives for SMEs 	<ul style="list-style-type: none"> Expanding the management of green portfolios (green climate fund) Enhancing the supply of green finance guarantees (diversifying green finance products)
2	Risks	Managing Supply Chain Regulations and Scope 3	●	●	●	<ul style="list-style-type: none"> Mandatory ESG disclosure due to the approval of the EU's Corporate Sustainability Due Diligence (CSDD) law Urgency in managing Scope 3 emissions for partners and clients 	<ul style="list-style-type: none"> Developing a guarantee-based financed emission estimation model Promoting the establishment of a data management foundation for companies' greenhouse gas emissions
3	Opportunities	Spread of K-Taxonomy	●	●	●	<ul style="list-style-type: none"> Ministry of Environment's establishment of K-Taxonomy provides principles and standards for categorizing green economic activities 	<ul style="list-style-type: none"> Building an infrastructure for green finance support based on K-Taxonomy Introducing K-Taxonomy screening process to identify green companies
4	Risks	Energy Security and Transition to Renewable Energy	○	●	●	<ul style="list-style-type: none"> Growing crisis of energy security due to the Russia-Ukraine war Increasing demands for energy mix and renewable energy transition 	<ul style="list-style-type: none"> Joined Korea's RE100 initiative in June 2022 Promoting voluntary use of renewable energy through the purchase of green premiums
5	Opportunities	Expanding Participation in Global Climate Change Initiatives	○	●	●	<ul style="list-style-type: none"> Dissemination of guidelines for achieving carbon neutrality in response to climate change Participation in global climate-related financial initiatives such as UNEP FI, PCAF, TCFD, SBTi, IFRS (ISSB) 	<ul style="list-style-type: none"> Establishing carbon neutrality strategies and implementation systems through engagement with initiatives like United Nations Environment Programme Finance Initiative (UNEP FI) and the Partnership for Carbon Accounting Financials (PCAF)
6	Risks	Carbon Tax and Rising Carbon Emission Allowance Prices	○	●	●	<ul style="list-style-type: none"> Increasing export costs for high-carbon industries due to the strengthening of carbon taxes Risk of insolvency among guaranteed companies as a result of cost increases driven by carbon taxes and related expenses 	<ul style="list-style-type: none"> Strengthening the support system for SMEs' carbon neutrality efforts, leading the transition to a low-carbon economy Enhancing SMEs' regulatory compliance capacity through expanded ESG assessments and management support
7	Risks	Reinforcing Disaster Safety Systems in Response to Climate Change (heavy rain, heat wave, typhoon)	○	●	●	<ul style="list-style-type: none"> Heightened occurrence of abnormal weather events due to global warming Increased risk of disasters such as heavy rains, heatwaves, and snowstorms caused by climate change 	<ul style="list-style-type: none"> Upgrading the disaster management system for prevention, response, and recovery Acquiring the Safety and Health Management System (KOSHA-MS) certification
8	Risks	Public Institution Energy Reduction Campaign	○	●	●	<ul style="list-style-type: none"> Operation of the Greenhouse Gas and Energy Target Management System in the public sector by the Ministry of Environment Implementation of the "Public Institution Energy Reduction Diet 10" initiative by the Ministry of Trade, Industry and Energy 	<ul style="list-style-type: none"> Target management of greenhouse gas emissions and energy consumption across all business sites Promoting energy-saving practices among employees and spreading a culture of eco-friendly work practices

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Green Finance
- Financed Emissions Management**
- Carbon Neutrality Support For SMEs
- Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Financed Emissions Management

Financed Emissions Calculation

To manage greenhouse gas emissions (Scope 3) from guaranteed companies, identified as a critical issue of climate risk, the financed emissions for general guarantee products were calculated using the standards for non-listed equity and loan assets provided by the Partnership for Carbon Accounting Financials (PCAF). This approach was employed to assess the emission risk associated with the guarantee portfolio.

• Overview of Financed Emissions Calculation

Financed emissions refer to greenhouse gas emissions (GHG) emissions associated with the investment and lending activities of financial institutions. KODIT calculates its financed emissions by employing the PCAF methodology.

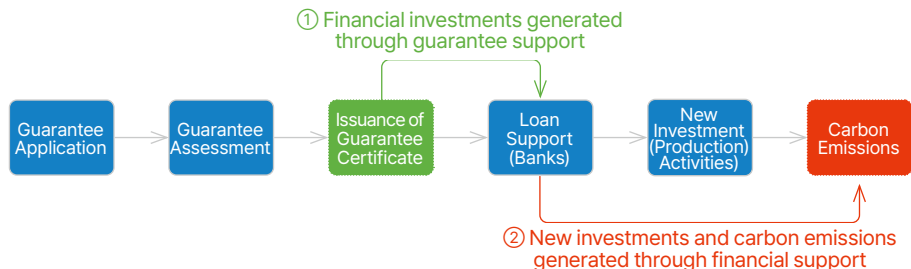
By guaranteeing various corporate debts, KODIT facilitates financial support (i.e., loans), thereby promoting new investments and production activities, which consequently result in corporate carbon emissions. In recognition of the characteristics of the guarantee business, the asset types of "corporate loans and non-listed equities" outlined by PCAF were prioritized as key financial assets for calculating financed emissions.

The scope of financed emissions calculation within the guarantee portfolio was confined to general guarantees, excluding guarantees for securitization companies and SOC guarantees, where PCAF's current asset categories are not suitable or corporate activity data is difficult to obtain. The measurement of greenhouse gas emissions for guaranteed companies faces the limitation that such companies have not yet disclosed their emissions data. Therefore, emissions were calculated based on economic (i.e., revenue) information corresponding to Option 3 under the PCAF guidelines, with a data quality score of 4.

PCAF To calculate financed emissions, KODIT joined the PCAF in August 2022, an initiative supporting financial institutions in assessing and disclosing greenhouse gas emissions resulting from loans and investments through greenhouse gas accounting.

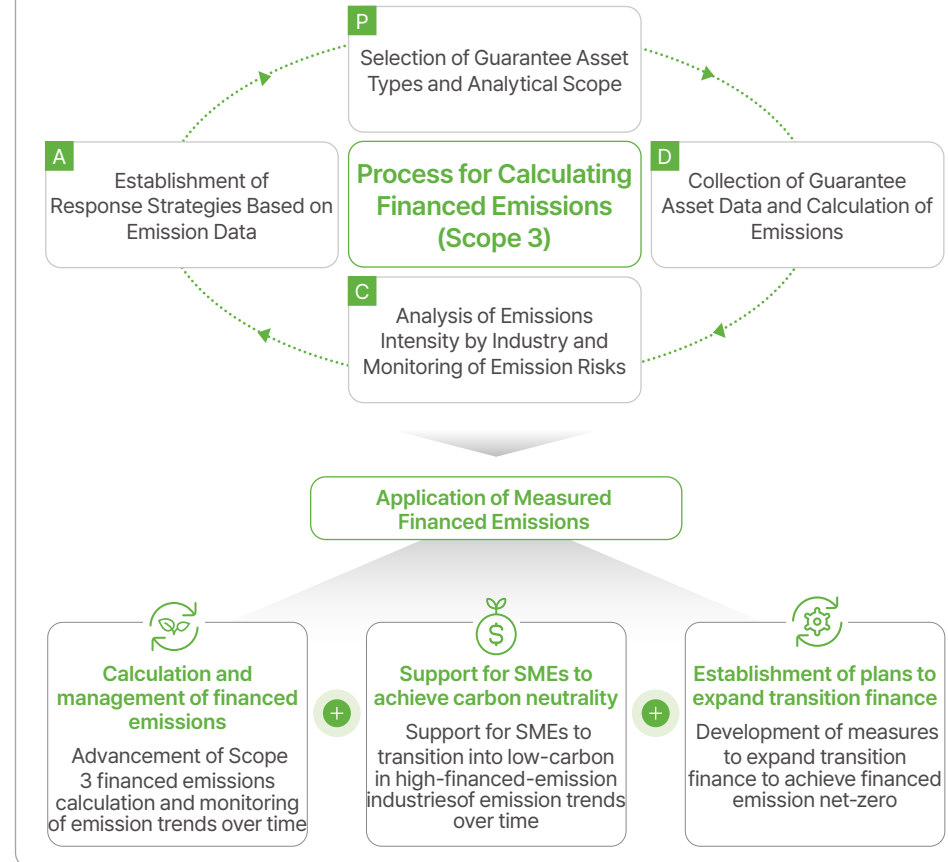
Identification of Carbon Emission Drivers in the Guarantee Business

→ By guaranteeing the debts of enterprises, KODIT facilitates financial support (i.e., loan), which in turn stimulates new investments and production activities, consequently inducing carbon emissions.



Establishment of Financed Emissions Management System

→ Emission risk management by guarantee portfolio through the establishment of an annual financed emissions calculation and monitoring system.



- Introduction
- ESG Approach
- ESG Report**
- Environmental**
 - Green Finance
 - Financed Emissions Management**
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Financed Emissions Management

Annual Financed Emissions Performance

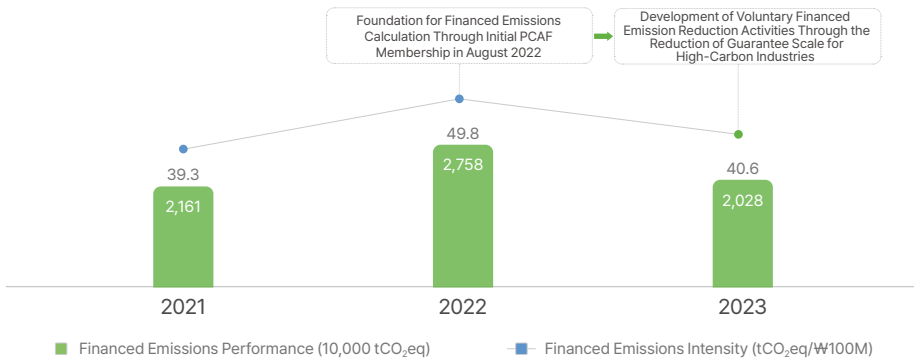
The annual calculation of financed emissions is conducted and managed based on the guarantee balances of companies for which emission activity data can be collected, and in 2023, financed emissions were calculated for 64.6% of the total guarantee assets. Furthermore, financial products that support funds necessary for carbon neutrality practices (e.g., green fair transition guarantee) are separately calculated and managed as avoided emissions.

Annual Financed Emissions Performance

Category		2021	2022	2023
Guarantee Balance	Total Guarantee Amount (₩100M)	753,015	777,232	773,325
	Emissions Calculation Guarantee Amount (₩100M)	549,481	553,518	499,648
	Emissions Calculation Proportion (%)	73.0	71.2	64.6
Financed Emissions (tCO ₂ eq)		21,616,094	27,583,878	20,286,609
Emissions Intensity (tCO ₂ eq/₩100M)		39.3	49.8	40.6

The emissions intensity, representing the emissions per ₩100 million of guarantee, was reduced by 18.5% year-on-year to 40.6 tCO₂eq per ₩100 million as of the end of 2023. In 2022, the guarantee support for high-carbon-emitting industries, such as infrastructure suppliers (i.e., electricity, gas, steam), increased compared to the previous year, leading to an increase in financed emissions. However, in 2023, the guarantee scale for these high-carbon-emitting industries was reduced, resulting in an improvement in financed emissions intensity compared to the previous year.

- Scope of Reflected Emissions for Guaranteed Companies in Financed Emissions Calculation: Scope 1 + Scope 2
- The calculation of financed emissions utilized the PCAF's emissions calculation formula for corporate loan assets, and the guarantee balance linked to corporate loans was reflected in financial asset data for calculation. / * Financed Emissions Calculation Formula = (Guarantee Balance / Total Assets of Guaranteed Company) × PCAF Emission Factor

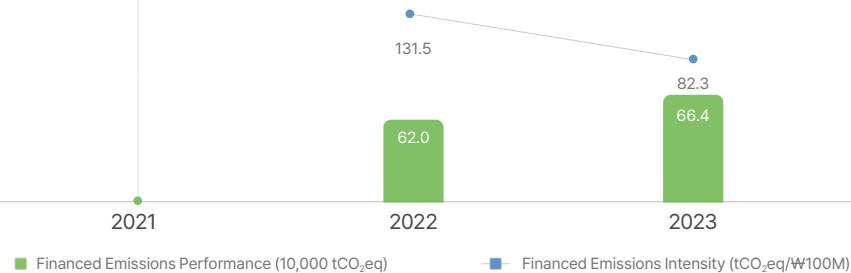


Annual Avoided Emissions Performance

Category		2021	2022	2023
Guarantee Balance	Guarantee Support Amount (₩100M)	-	4,715	8,076
	Guarantee Amount for Avoided Emissions Calculation (₩100M)	-	4,715	8,076
	Proportion of Avoided Emissions Calculation (%)	-	100	100
Avoided Emissions (tCO ₂ eq)		-	620,130	664,403
Avoided Emissions Intensity (tCO ₂ eq/₩100M)		-	131.5	82.3

Avoided emissions refer to the reduction in emissions resulting from replacing high-carbon activities with low-carbon processes, and KODIT calculates avoided emissions through the green fair transition guarantee, which is a financial product designed to support companies in adopting facilities or improving processes to reduce greenhouse gas emissions. In 2022, the year in which the guarantee product was launched, focused support was provided to high-carbon industries, resulting in an avoided emissions intensity of 131.5 tCO₂eq per ₩100 million. In 2023, as support expanded to general industries, an intensity of 82.3 tCO₂eq per ₩100 million was recorded.

KODIT's Green Fair Transition Guarantee was first launched in 2022, and thus avoided emissions for 2021 were not calculated.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
 - Green Finance
 - Financed Emissions Management**
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Financed Emissions Management

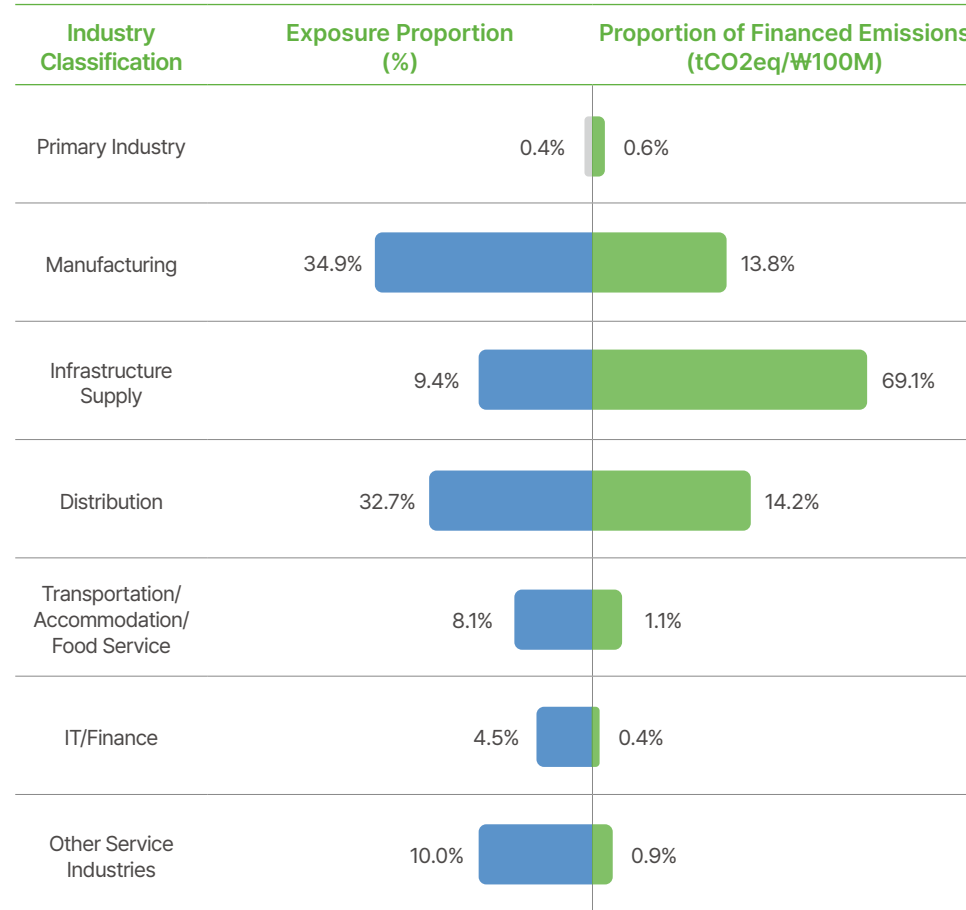
Climate Risk Management by Industry

To identify guarantee assets vulnerable to climate risk, exposure data by the industry of companies is assessed, and the emissions intensity of financed emissions (tCO₂eq/₩100M) by industry is monitored, thereby formulating support policies for industries with high emissions intensity.

• Analysis of Exposure and Carbon Emissions by Industry

In KODIT's guarantee portfolio, the status of exposure (i.e., value of holdings; VOH) is as follows in descending order: Manufacturing (34.9%), Distribution (32.7%), Other Service Industries (10.0%), Infrastructure Supply (9.4%), Transportation/Accommodation/Food Service (8.1%), IT/Finance (4.5%), and Primary Industry (0.4%). The proportion of financed emissions is highest in Infrastructure Supply (69.1%), followed by Manufacturing (13.8%) and Distribution (14.2%), indicating that industries with high exposure do not necessarily have the highest emissions.

Therefore, in order to manage transition risk, the emissions intensity by industry, which measures the level of emissions relative to the scale of exposure, was assessed, and it was confirmed that improvements in emissions intensity are required for the Infrastructure Supply and Primary Industry sectors. Moving forward, KODIT will enhance support for transition finance and carbon neutrality in industries with high emissions intensity through continuous monitoring, thereby striving to minimize climate risks associated with financial impacts.



* Related Sectors of Infrastructure Supply: Electricity, Gas, Steam and Air Conditioning Supply / Water, Sewage and Waste Management / Construction

Industry Classification	Exposure		Financed Emissions (tCO ₂ eq)	Intensity (tCO ₂ eq/₩100M)
	Guarantee Scale (₩100M)	Proportion (%)		
Primary Industry	2,063	0.4	116,991	56.71
Manufacturing	174,478	34.9	2,792,133	16.00
Infrastructure Supply	46,893	9.4	14,008,847	298.74
Distribution	163,589	32.7	2,886,709	17.65
Transportation/Accommodation/Food Service	40,486	8.1	222,292	5.49
IT/Finance	22,387	4.5	71,191	3.18
Other Service Industries	49,752	10.0	188,443	4.12
Total	499,649	100.0	20,286,609	40.60

■ Industries with Above-Average Intensity (40.6 tCO₂eq/₩100M)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
 - Green Finance
 - Financed Emissions Management**
 - Carbon Neutrality Support For SMEs
 - Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

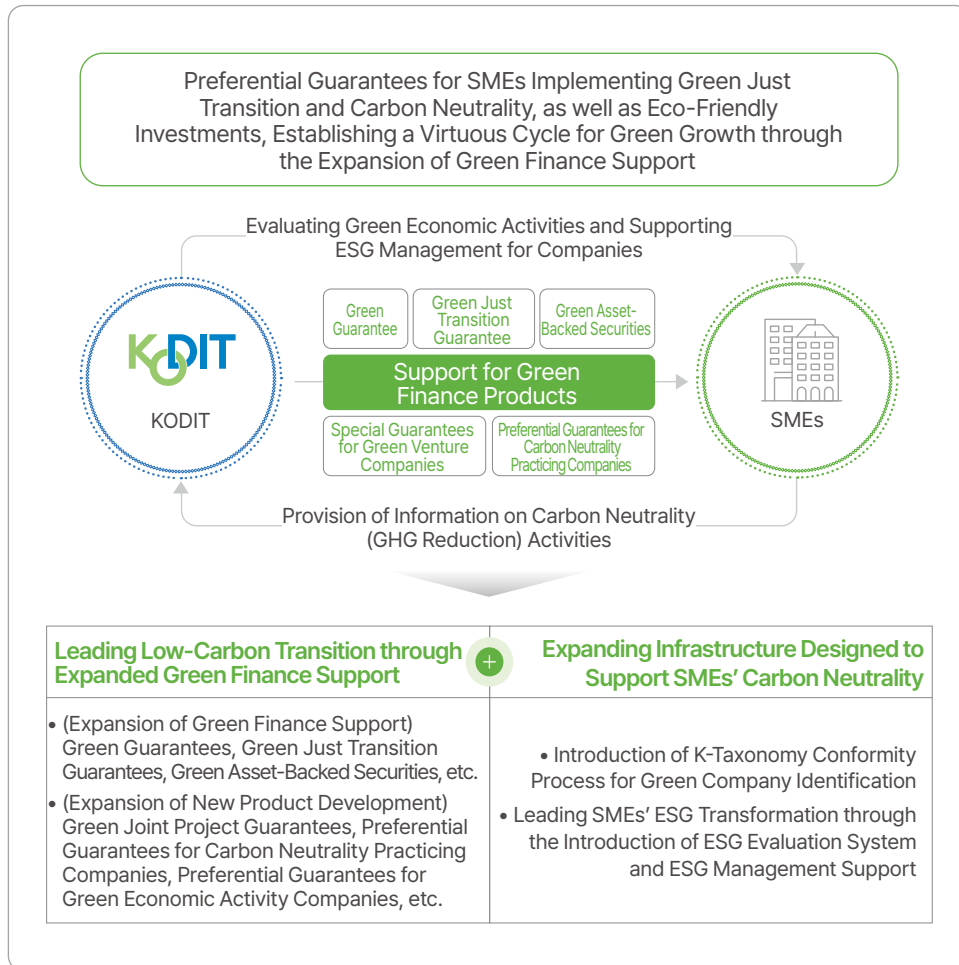
Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Carbon Neutrality Support For SMEs

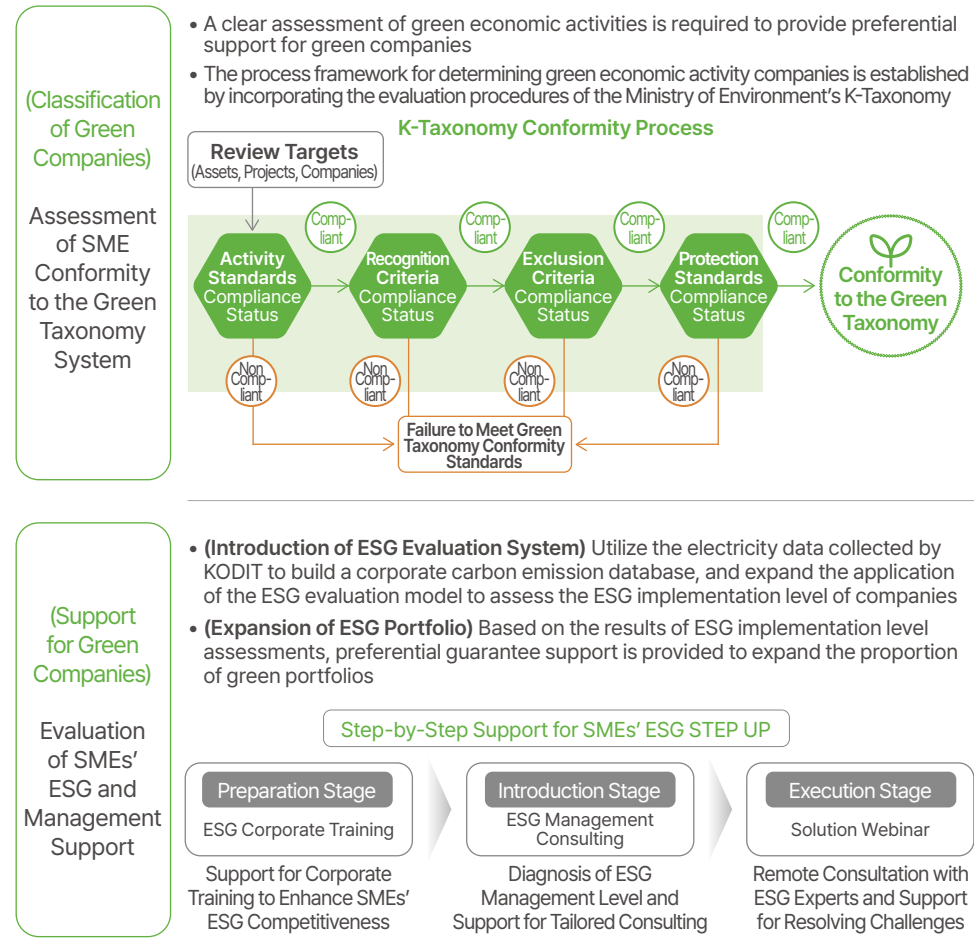
Strengthening the Foundation for Carbon Neutrality Support for SMEs

In an effort to enhance the green growth foundation for small and medium-sized enterprises, we have instituted a support process for green economic activities by adopting a green classification conformity assessment and ESG evaluation system, expanding the green portfolio by prioritizing guarantee support for companies based on their carbon neutrality and ESG implementation levels.

• Foundation for Carbon Neutrality Support for SMEs



• Building Infrastructure to Support Carbon Neutrality in SMEs



- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs**
- Carbon Neutrality Practice
- Social Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Carbon Neutrality Support For SMEs

Leading the Low-Carbon Transition for SMEs

In order to spearhead eco-friendly investments and low-carbon transitions for SMEs, KODIT has been continuously developing and launching new green finance products. As a result, the supply of green guarantees increased by 29.8% year-on-year to KRW 432.2 billion in 2023, and the green process transition guarantee increased by 61.2% year-on-year to KRW 875.7 billion in 2023.

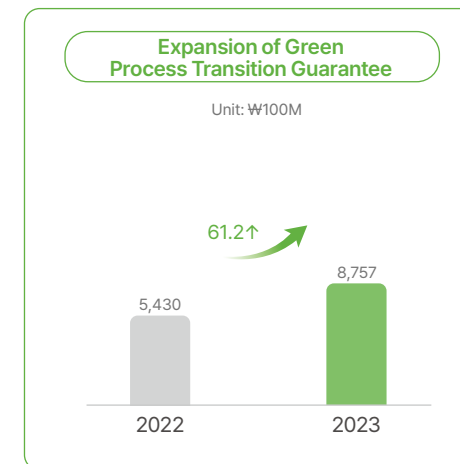
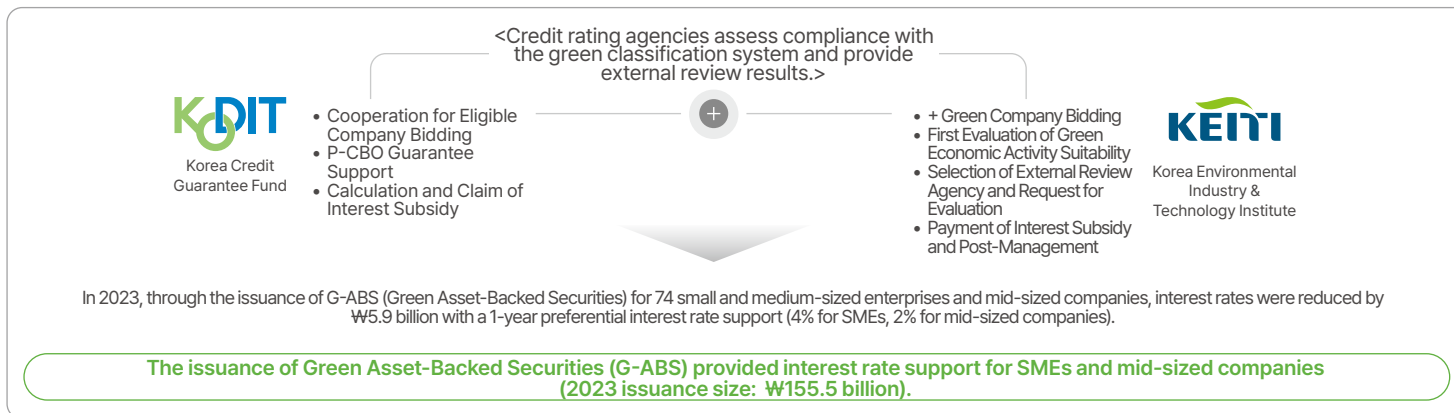
Green Finance Guarantee Products

Green Finance Guarantee	Product Name	Guarantee for Green Growth Industry Enterprises	Specialized Support Guarantee for New Deal Companies	Green Guarantee	Green Just Transition Guarantee	Special Guarantee for Green Venture Companies
	Eligible Companies	Green certified companies (Green Technology, Green Specialization, Green Business)	Companies with technology or products related to Green New Deal items (84)	Companies related to new and renewable energy development (Recommended by the Korea Energy Agency)	Low-carbon transition companies Technological Innovation and Project Companies (Companies with Reduced Greenhouse Gas Emissions)	Climate tech technology-holding companies or product-producing venture companies (applying climate technology capability assessment)
	Preferential Benefits	<ul style="list-style-type: none"> 90% guarantee ratio 0.1%p discount on guarantee fees 	<ul style="list-style-type: none"> 90% guarantee ratio 0.3%p discount on guarantee fees 	<ul style="list-style-type: none"> 95-100% guarantee ratio 0.2%p discount or 0.5% fixed guarantee fee rate 	<ul style="list-style-type: none"> 95-100% guarantee ratio 0.3-0.5%p discount or 0.5% fixed guarantee fee rate 	<ul style="list-style-type: none"> Sales limit guarantee preference 0.4%p discount on guarantee fees
2023 Support Achievements	Provided ₩3.2962T	Provided ₩7.0378T	Provided ₩432.2B	Provided ₩875.7B	Initially provided ₩1.9B	



Solar Facility Funding, Renewable Energy Agreements, and Energy New Industry Agreements: Green finance guarantee supply reached ₩10.0952 trillion in 2023, a 15% increase from the previous year.

Green Asset-Backed Securities (G-ABS):



- Introduction
- ESG Approach
- ESG Report**
- Environmental
 - Green Finance
 - Financed Emissions Management
 - Carbon Neutrality Support For SMEs**
 - Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

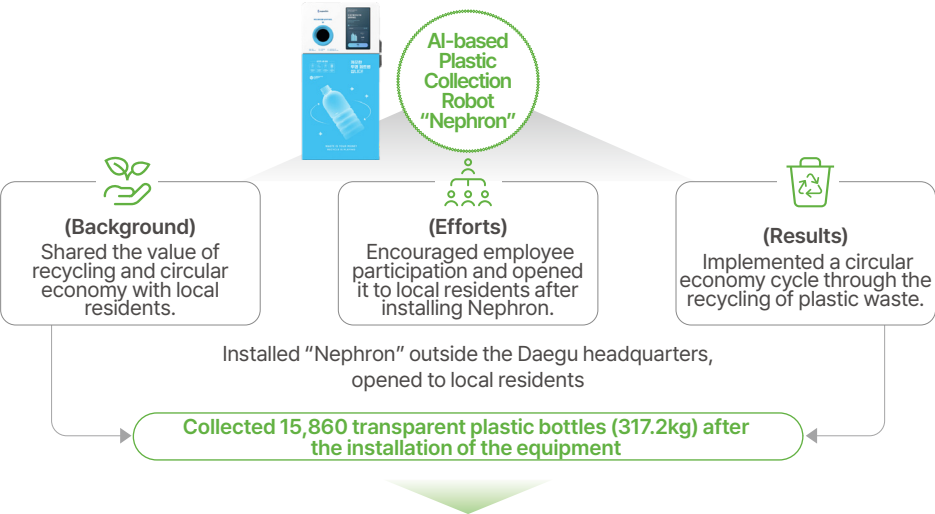
Carbon Neutrality Practice

Circular Economy

With the official launch of the government's "2050 Carbon Neutral and Green Growth Committee," the importance of establishing strategies for carbon neutrality and green growth has emerged. In response, KODIT has built a cooperative circular economy in cooperation with related organizations and private companies to lead the realization of carbon neutrality in local communities and support the creation of a circular economy that aids vulnerable groups.

• Expansion of AI-based Plastic Recovery Robots "Nephron"

KODIT installed the AI-based plastic recovery robot "Nephron," developed by the climate tech startup SuperBin Co., Ltd., selected as an "Innovation Icon" in KODIT's flagship scale-up program, and launched campaigns to promote the participation of employees and local residents in the circular economy.

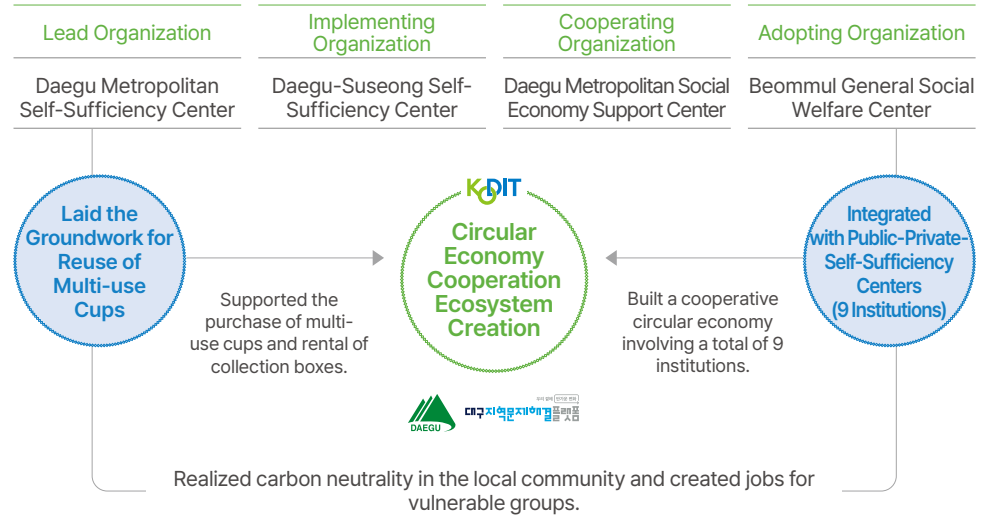


Spread the culture of circular economy through the participation of employees and local residents

- Conducted carbon neutrality experience field training.  Organized tours of recycling factories for Nephron operators.
- Organized a plastic bottle collection plogging campaign.  Held installation and plogging events for Nephron.
- Shared best practices of innovative companies.  Shared best practices to spread the circular economy.

• Reuse Project for Multi-use Cups Linked with Public-Private-Self-Sufficiency Centers

KODIT is striving to spearhead carbon neutrality in local communities and create employment opportunities for low-income, vulnerable populations by collaborating with self-support centers and private organizations to implement a reusable cup project.



Efforts to Promote Reuse of Multi-use Cups in 2023

- Designed user-friendly.
- Provided safe cleaning procedures.
- Encouraged the use of multi-use cups.

- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs**
- Carbon Neutrality Practice
- Social Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:


Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Carbon Neutrality Practice

Voluntary Participation of Employees in Eco-friendly Activities

To spread the culture of carbon neutrality practice, KODIT engaged in eco-friendly activities driven by employee participation, including operating ESG coffee trucks, a circular economy campaign through a plastic bottle collection robot, a walking donation campaign titled "Walking with KODIT," and a "Good Cycling" employee donation campaign. Employees are actively practicing eco-friendly activities embedded in their daily lives, free from the constraints of time and place.

• Achievements of Employee-led Eco-friendly Activities in 2023



ESG Coffee Trucks for Environmental Protection


Provided drinks and snacks through a "1-day ESG coffee truck" to employees who brought their own tumblers or multi-use cups.

- Offered coffee beverages through cooperation between social enterprises and small businesses.
- Promoted the use of tumblers and multi-use cups to strengthen environmental awareness.

Plastic Bottle Collection Robot Circular Economy Campaign

Recycled the collected PET bottles into high-quality flakes through the installation of SuperBin Co., Ltd.'s Nephron.

- Selected and collected recycled PET bottles when plastic was inserted into Nephron.
- Provided points to the person who inserted the bottle (10 points per item).




Voluntary Participation of Employees' Eco-friendly Activities



"Good Cycling" Employee Donation Campaign

Donated recyclable items such as clothing to 'Goodwill Store' through voluntary employee participation.

- Donated 1,558 items including clothing, miscellaneous goods, and household items by employees.
- Achieved a greenhouse gas reduction of 3,272 kg based on 70% of the donated clothing.
- Equivalent to planting 496 30-year-old pine trees.
- Saved 4.2 million liters of water needed to produce a cotton T-shirt.





"Walking Donation" Campaign with KODIT

Launched an employee step-count donation campaign using the Big Walk app by SMEs.

- 774 employees participated 30,867 times, burning a total of 3,641,206 kcal.
- Donated 3 million won to the Environmental Protection Angel Fund through walking.

Realized carbon neutrality through 'Good Cycling' employee donations



- GHG Emission Reduction 3,272kg
- 30-year-old Pine Trees Equivalent to planting 496 pine trees
- Water Conservation Saved 4.2 million liters

- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs
- Carbon Neutrality Practice**
- Social**
- Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr


Carbon Neutrality Practice

Eco-friendly Activities with Local Residents

To realize carbon neutrality in the local community, KODIT engaged in eco-friendly activities involving local residents, including creating carbon-neutral urban forests, providing "Zero Waste" environmental education, and donating pop-up books for environmental education to foster a shared understanding of the importance of environmental conservation with local residents.

- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs
- Carbon Neutrality Practice**
- Social**
- Governance**
- Appendix

• Achievements of Local Resident-led Eco-friendly Activities in 2023



Carbon-neutral Urban Forest


Created a green rest area for Daegu citizens.

- Cooperated with public institutions in Innovation City to create an urban forest at Ansim Station.
- Practiced environmental protection in cooperation with the public and private sectors along the Dongnaecheon Stream at the entrance of Innovation City.

"Zero Waste" Environmental Education and Practice

Educated on climate crisis and plastic issues and produced recycled products using denim fabric.

- Conducted environmental education to improve environmental awareness among youth.
- Educated 50 local elementary school students on plastic reduction practices.
- Donated ₩3 million to the Consumer Movement Organization's Angel Fund.




Eco-friendly Activities with Local Residents



Environmental Education Linked to Career Exploration

Spread environmental protection practices through career exploration and environmental education.

- Provided environmental education for local youth linked to career exploration.
- Visited four middle schools to introduce KODIT and provide special lectures on climate change.
- Cooperated with local small businesses to offer career exploration in candle making and baking.

Pop-up Book Donations for Environmental Education

Produced and donated pop-up books for environmental education to foster a shared understanding of the need for environmental protection.

- Youth directors and participating employees produced 90 pop-up books.
- Donated 30 books at the "Healing Travel Cultural Experience" event for local children.
- Donated 60 books to the social welfare corporation Miral Welfare Foundation.

Created an urban forest at the entrance of Innovation City in Ansim Station to realize the effects of carbon neutrality through the creation of 7,500 m² urban forest





Annual Greenhouse Gas Reduced by 3,792 kg





Particulate Matter Reduced by 7,916 g

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Carbon Neutrality Practice

Eco-friendly Work Environment


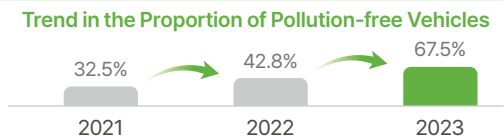

By establishing a Green Company oriented towards low-carbon, eco-friendly principles, KODIT has created a pleasant work environment and strengthened the foundation for green value consumption. To ensure a clean work environment free from fine dust, KODIT has expanded pollution-free automotive infrastructure and introduced eco-friendly air purification systems in office spaces. In addition, in response to the global energy crisis, the company has joined the K-RE100 initiative and strengthened the green consumer system through the expansion of green consumption activities.

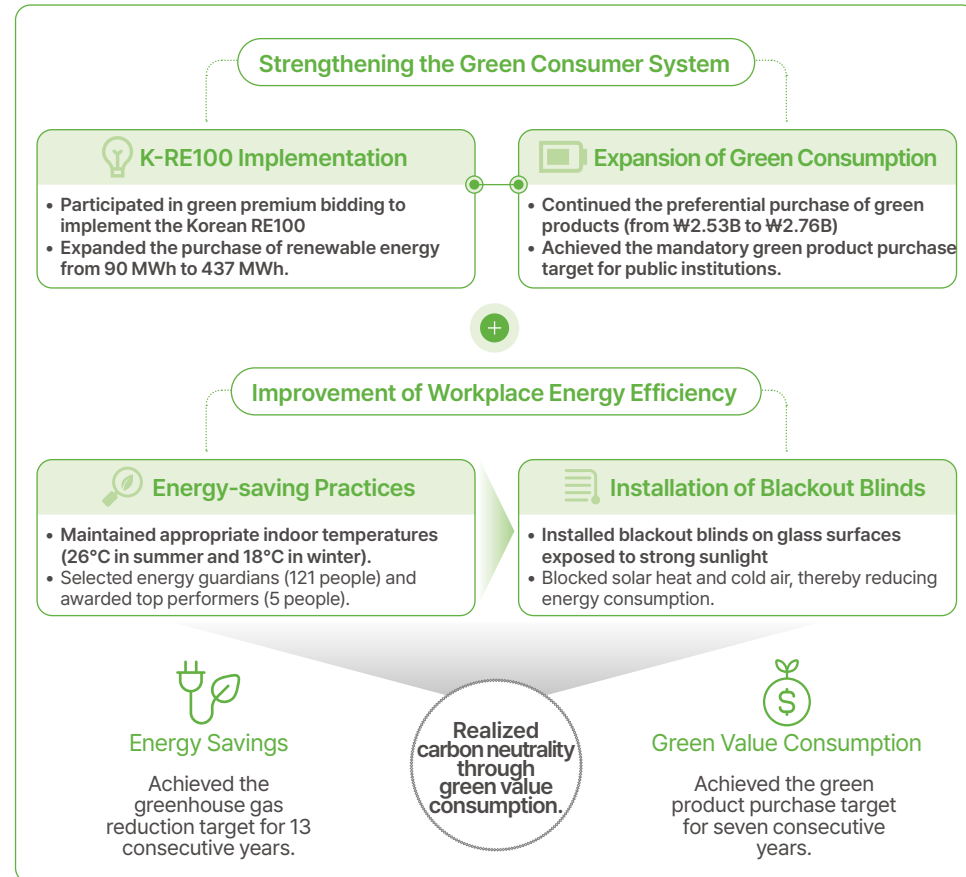
• Creating a Clean Work Environment Free from Fine Dust and Blue Skies

As part of the "Erase the Carbon Footprint" initiative, KODIT expanded low-carbon green mobility infrastructure and introduced AI-based eco-friendly air purification systems using photosynthetic microalgae to create a pleasant office environment.

• Leading Greenhouse Gas Reduction through Green Value Consumption

To reinforce the green consumer system by purchasing and consuming eco-friendly products, KODIT has continuously expanded participation in green premium bidding and prioritized the purchase of green products. Energy-saving practices and the installation of blackout blinds have improved energy efficiency at business sites.

Initiatives	Detailed Activities												
 Erase the Carbon Footprint	<ul style="list-style-type: none"> Procured 63 out of 65 vehicles (97%) as pollution-free vehicles. <table border="1"> <caption>Work vehicle status as of the end of 2023.</caption> <thead> <tr> <th>Category</th> <th>Electric Vehicles</th> <th>Hydrogen Vehicles</th> <th>Hybrid Vehicles</th> </tr> </thead> <tbody> <tr> <td>Company Vehicles</td> <td>146 Units</td> <td>22 Units</td> <td>72 Units</td> </tr> <tr> <td>249 Units</td> <td colspan="3">240 Low-emission Vehicles (96.4%)</td> </tr> </tbody> </table> <div style="border: 1px solid green; padding: 5px; margin-top: 10px;"> <p>Trend in the Proportion of Pollution-free Vehicles</p>  </div>	Category	Electric Vehicles	Hydrogen Vehicles	Hybrid Vehicles	Company Vehicles	146 Units	22 Units	72 Units	249 Units	240 Low-emission Vehicles (96.4%)		
	Category	Electric Vehicles	Hydrogen Vehicles	Hybrid Vehicles									
Company Vehicles	146 Units	22 Units	72 Units										
249 Units	240 Low-emission Vehicles (96.4%)												
<ul style="list-style-type: none"> Expanded pollution-free vehicles Expanded charging infrastructure Reduced exhaust emissions 	<ul style="list-style-type: none"> Operated 61 electric vehicle charging stations. Implemented the 'Car-free Day' program. 												
 Introduced eco-friendly air purification systems	<ul style="list-style-type: none"> Installed five AI-based air purification systems using photosynthetic microalgae. Created a comfortable indoor work environment that practices carbon neutrality. <table border="1"> <caption>Effects of Introducing Eco-friendly Air Purification Systems</caption> <thead> <tr> <th>Annually</th> <th>Carbon dioxide (CO2)</th> <th>18,797kg</th> <th>Reduced Emissions</th> </tr> </thead> <tbody> <tr> <td></td> <td>Oxygen</td> <td>14,052kg</td> <td></td> </tr> </tbody> </table>	Annually	Carbon dioxide (CO2)	18,797kg	Reduced Emissions		Oxygen	14,052kg					
Annually	Carbon dioxide (CO2)	18,797kg	Reduced Emissions										
	Oxygen	14,052kg											



- Introduction
- ESG Approach
- ESG Report
- Environmental
- Green Finance
- Financed Emissions Management
- Carbon Neutrality Support For SMEs
- Carbon Neutrality Practice
- Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

SOCIAL
















Contents

- S1 Inclusive Finance
- S2 Customer-oriented Management
- S3 Shared Growth with SMEs
- S4 Glocal Finance Initiatives
- S5 Disaster Safety Management System
- S6 Sustainable Workplace

Social Report

The reporting issues in the social sector consist of 6 main categories and 26 subcategories, and the performance is reported by linking the results of the 2023 selection of Material issues for sustainable management with the ESG management strategy.

No.	Reporting Issues	Items Reported	ESG Material Issues		Link with ESG Management Strategy	UN-SDGs
S1	Inclusive Finance	Inclusive Finance Promotion Framework	Core	Expand inclusive financial services	1.2 Strengthen the practice of social responsibility	 
		Foundation for the Resurgence and Renewed Challenges of SMEs	Core	Expand inclusive financial services		
		Support for Financially Vulnerable Groups	Core	Expand inclusive financial services		
		Strengthened Financial Accessibility Through Digital Innovation	Core	Expand inclusive financial services		
		Expanded Financial Education and Welfare	Core	Expand inclusive financial services		
S2	Customer-Oriented Management	CS Management System	Material	Strengthen the CS management system	2.2 Enhance customer satisfaction through digital solutions	 
		Customer Delight Management Activities	Material	Strengthen the CS management system		
		Digital Platform ON-Biz	Core	Facilitate digital transformation of financial infrastructure		
		AI Chatbot System "Korea Credit Guarantee Fund TalkTalk"	Material	Strengthen the CS management system		
S3	Co-Growth with SMEs	Boosting the Co-Growth Promotion System	Core	Create an innovation ecosystem for SMEs	2.3 Create synergy through public-private partnership 3.2 Measure ESG support performance	 
		Expanding Financial Support for Joint Growth	Core	Create an innovation ecosystem for SMEs		
		Nurturing Innovative Startups and Commercializing Technology	Core	Support the enhancement of SME competitiveness		
		Customized Support Program for Startups at Different Growth Stages	Core	Create an innovation ecosystem for SMEs		
S4	Glocal Finance Initiatives	Glocal Finance Initiatives	Core	Revitalize the glocal regional economy	2.3 Create synergy through public-private partnership 3.3 Establish a foundation for sustainable growth	 
		Establishing a Global Cooperation Network	Core	Revitalize the glocal regional economy		
		Expanding Investment and Guarantees for the Cultural Content Industry	Core	Create an innovation ecosystem for SMEs		
		KODIT Hope! Contribution to Local Communities	Core	Revitalize the glocal regional economy		
S5	Strengthening the Disaster Safety Management System	Enhancing Disaster Safety Management Systems	general	Create a healthy and safe workplace	1.3 Upgrade the management control system	
		Strengthening Disaster Safety Activities Focused on Field-Based Prevention Practices	general	Create a healthy and safe workplace		
		Enhancing Disaster Safety Management Expertise	general	Create a healthy and safe workplace		
		Expansion of Safety Culture and Safety Education	general	Create a healthy and safe workplace		
S6	Creating a Sustainable Workplace	Establishing a Fair and Transparent Recruitment System	general	Secure future core talents	1.3 Upgrade the management control system	   
		Building a Sustainable Talent Development System	general	Secure future core talents		
		Enhancing Professional Training for Employees	general	Secure future core talents		
		Strengthening Support for Work-Life Balance	general	Support work-life balance for employees		
		Establishing Fair Labor Relations for Shared Prosperity	general	Protect employee human rights		

* Refer to Related Information: ESG Management Strategy (P.16) / ESG Material Issues (P.22~23)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Appendix

- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

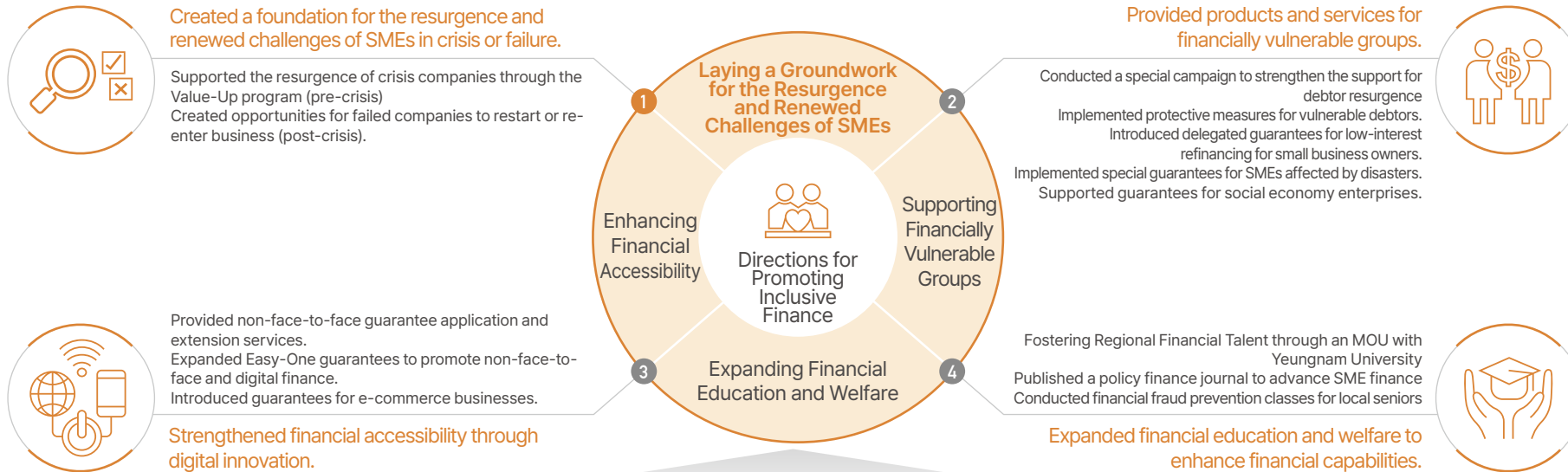
Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Inclusive Finance

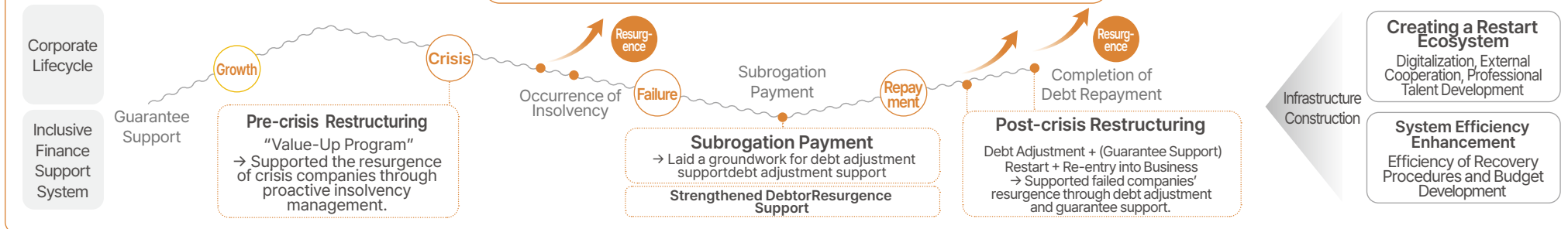
Inclusive Finance Promotion Framework

KODIT, in line with the UN's core principle of "No one left behind" from the Sustainable Development Goals (SDGs), has laid a groundwork for the resurgence and renewed challenges of SMEs lacking self-sustainability. By developing tailored products and financial services for financially vulnerable groups, KODIT is realizing inclusive financial welfare.

Expanded financial accessibility and fulfilled social responsibilities to ensure all companies can receive equal financial services, thereby achieving inclusive finance.



Comprehensive Support System for SMEs Throughout Their Lifecycle



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance**
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:



Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Inclusive Finance





Foundation for the Resurgence and Renewed Challenges of SMEs

In an effort to establish a foundation for the resurgence and renewed challenges of SMEs facing managerial crises, KODIT has established a comprehensive support system tailored to the corporate lifecycle. The Value-Up Guarantee Program for supporting the resurgence of crisis companies and the Restart and Re-entry Support Program for failed companies have led to the accolade of receiving the "Minister's Award for Merit in Supporting Resurgence and Regional Vitality" from the Ministry of the Interior and Safety in 2023.

• Resurgence Support Program for Companies in Crisis

Program	Category	Details																				
Value-up	Overview	<ul style="list-style-type: none"> A pre-crisis restructuring program led by KODIT, providing financial and non-financial services to support the resurgence of companies in temporary financial difficulties. 																				
	Target	<ul style="list-style-type: none"> SMEs with total credit of ₩10 billion or less, including vulnerable manufacturing sectors, job-creating companies, and new growth drivers 																				
	Support	<ul style="list-style-type: none"> Provided new guarantee support. Extended the maturity of all existing guarantees. Offered discounts on guarantee fees and credit insurance premiums. Discounted credit insurance premiums by 10%. Provided external expert consulting (support the implementation of management improvement plans for resurgence). 																				
	Efforts	<table border="1"> <tr> <td colspan="2">Secured contributions through bank cooperation.</td> <td colspan="2">Expanded the application of the Value-Up program.</td> </tr> <tr> <td colspan="4">Created a special contribution fund of ₩10 billion</td> </tr> <tr> <td>Category</td> <td>Value-Up Program</td> <td colspan="2">Agreement Guarantees</td> </tr> <tr> <td>Credit Rating</td> <td>Support for companies with a credit rating of KR7 or below</td> <td colspan="2">Expanded eligibility to companies with a credit rating of KR6 or below</td> </tr> <tr> <td>Businesses size</td> <td>Support available for companies exceeding ₩500 million in guarantee balance --- Excluded support for small-scale enterprises</td> <td colspan="2">Support available for companies exceeding ₩300 million --- Support for small-scale enterprises</td> </tr> </table>	Secured contributions through bank cooperation.		Expanded the application of the Value-Up program.		Created a special contribution fund of ₩10 billion				Category	Value-Up Program	Agreement Guarantees		Credit Rating	Support for companies with a credit rating of KR7 or below	Expanded eligibility to companies with a credit rating of KR6 or below		Businesses size	Support available for companies exceeding ₩500 million in guarantee balance --- Excluded support for small-scale enterprises	Support available for companies exceeding ₩300 million --- Support for small-scale enterprises	
	Secured contributions through bank cooperation.		Expanded the application of the Value-Up program.																			
Created a special contribution fund of ₩10 billion																						
Category	Value-Up Program	Agreement Guarantees																				
Credit Rating	Support for companies with a credit rating of KR7 or below	Expanded eligibility to companies with a credit rating of KR6 or below																				
Businesses size	Support available for companies exceeding ₩500 million in guarantee balance --- Excluded support for small-scale enterprises	Support available for companies exceeding ₩300 million --- Support for small-scale enterprises																				
Outcomes	 167 Companies Supported  Supply of New Funds ₩69.9 billion																					

• Failed Company Restart and Re-entry Support Program

Program	Category	Details										
Restart support	Overview	<ul style="list-style-type: none"> A post-crisis restructuring program supporting the resurgence of companies with high growth potential but have already failed by providing repayment and new funds. 										
	Target	<ul style="list-style-type: none"> Failed companies holding KODIT recourse obligations or companies currently operated by restart entrepreneurs. Companies for which the legal obligation to repay has been concluded, such as through bankruptcy discharge. 										
	Support	<table border="1"> <tr> <td>Resurgence Support Guarantee Accompanied by Rehabilitation Support</td> <td>+</td> <td>Resurgence Support Guarantee Accompanied by Debt Adjustment</td> <td>+</td> <td>Guarantee for Companies Whose Legal Obligations to Repay Have Been Concluded</td> </tr> <tr> <td> <ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously. </td> <td></td> <td> <ul style="list-style-type: none"> Provided new funds to those who are normally repaying KODIT debts. </td> <td></td> <td> <ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously. </td> </tr> </table>	Resurgence Support Guarantee Accompanied by Rehabilitation Support	+	Resurgence Support Guarantee Accompanied by Debt Adjustment	+	Guarantee for Companies Whose Legal Obligations to Repay Have Been Concluded	<ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously. 		<ul style="list-style-type: none"> Provided new funds to those who are normally repaying KODIT debts. 		<ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously.
	Resurgence Support Guarantee Accompanied by Rehabilitation Support	+	Resurgence Support Guarantee Accompanied by Debt Adjustment	+	Guarantee for Companies Whose Legal Obligations to Repay Have Been Concluded							
<ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously. 		<ul style="list-style-type: none"> Provided new funds to those who are normally repaying KODIT debts. 		<ul style="list-style-type: none"> Provided KODIT debt repayment funds and new funds simultaneously. 								
Outcomes	 275 Companies Supported  Supply of New Funds ₩42.2 billion											
Business restart support	Definition	<ul style="list-style-type: none"> A program designed to support the resurgence of companies that have already failed by jointly providing debt adjustment and new funds through cooperation among agreement institutions. 										
	Target	<ul style="list-style-type: none"> Multi-debtors who have applied for restart funds to the Credit Recovery Committee. 										
	Support	<ul style="list-style-type: none"> Provided restart funds after comprehensive debt reduction through the Credit Recovery Committee's credit recovery support process (6 years: 3 years grace + 3 years installment repayment). KODIT and agreement institutions jointly provided new funds after conducting diligent management and business viability assessments. Provided non-financial services such as corporate consulting and restart training. 										
Outcomes	 5 Companies Supported  Supply of New Funds ₩100 million											

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance**
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Inclusive Finance

Support for Financially Vulnerable Groups

To assist vulnerable debtors facing difficulties due to the complex crisis, we are actively working to encourage credit recovery through special campaigns and protective measures. In addition, we have introduced a low-interest refinancing guarantee system for small business owners struggling with financial burdens during the COVID-19 recovery process. We have also provided special guarantees to facilitate smooth funding for small and medium-sized enterprises affected by disasters and are addressing management difficulties by providing guarantee support for social economy enterprises.

Program	Overview	Details				
Debtor recovery support special campaign	<ul style="list-style-type: none"> Debtor recovery support special campaign 	<ol style="list-style-type: none"> Expansion of Principal Reduction Eligibility Increased the debt reduction rate for long-term uncollected debts Increased the debt reduction rate for socially vulnerable groups Relaxed installment repayment conditions, among others 				
Protective measures for vulnerable debtors	<ul style="list-style-type: none"> Established protective measures for vulnerable borrowers with insufficient repayment capacity, laying the groundwork for a fresh start. 	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid orange; padding: 5px; text-align: center;"> Relaxation of debt protection measures Branch manager approval → Amounts under ₩300 million Quick support through team leader approval </div> <div style="border: 1px solid orange; padding: 5px; text-align: center;"> Temporary expansion of debt reduction Limitation on debt reduction for debtors attempting to conceal assets → Exemption from limitation if full repayment is made </div> <div style="border: 1px solid orange; padding: 5px; text-align: center;"> Strengthening of credit recovery support Legal action during debt adjustment → Legal action deferred except in cases such as asset concealment </div> </div>				
Delegated guarantees for low-interest refinancing for small business owners	<ul style="list-style-type: none"> Supported the normalization of operations for small business owners struggling with high-interest loans during the COVID-19 recovery process. 	<table border="0"> <tr> <td>Target</td> <td> <ul style="list-style-type: none"> Available for all sole proprietors or small corporations (loan limit: ₩100 million for sole proprietors, ₩200 million for corporations). </td> </tr> <tr> <td>Support</td> <td> <ul style="list-style-type: none"> Maturity 10 years (3 years of grace followed by installment repayments). Guarantee Ratio 90% Guarante Fee Rate Applied a fixed guarantee fee rate of 1% (with a 0.3%p discount for the first 3 years). </td> </tr> </table>	Target	<ul style="list-style-type: none"> Available for all sole proprietors or small corporations (loan limit: ₩100 million for sole proprietors, ₩200 million for corporations). 	Support	<ul style="list-style-type: none"> Maturity 10 years (3 years of grace followed by installment repayments). Guarantee Ratio 90% Guarante Fee Rate Applied a fixed guarantee fee rate of 1% (with a 0.3%p discount for the first 3 years).
Target	<ul style="list-style-type: none"> Available for all sole proprietors or small corporations (loan limit: ₩100 million for sole proprietors, ₩200 million for corporations). 					
Support	<ul style="list-style-type: none"> Maturity 10 years (3 years of grace followed by installment repayments). Guarantee Ratio 90% Guarante Fee Rate Applied a fixed guarantee fee rate of 1% (with a 0.3%p discount for the first 3 years). 					
Special guarantee for disaster-affected SMEs	<ul style="list-style-type: none"> Operated a special guarantee system to support the rapid recovery of SMEs affected by disasters such as heavy rains. 	<table border="0"> <tr> <td>Target</td> <td> <ul style="list-style-type: none"> Confirmed disaster-affected SMEs through government and local authorities. SMEs allocated disaster recovery funds </td> </tr> <tr> <td>Support</td> <td> <ul style="list-style-type: none"> Provided up to ₩500 million in operating or facility funds </td> </tr> </table>	Target	<ul style="list-style-type: none"> Confirmed disaster-affected SMEs through government and local authorities. SMEs allocated disaster recovery funds 	Support	<ul style="list-style-type: none"> Provided up to ₩500 million in operating or facility funds
Target	<ul style="list-style-type: none"> Confirmed disaster-affected SMEs through government and local authorities. SMEs allocated disaster recovery funds 					
Support	<ul style="list-style-type: none"> Provided up to ₩500 million in operating or facility funds 					
Guarantees for social economy enterprises	<ul style="list-style-type: none"> Provided operating funds and facility investment funds to social economy enterprises to create a stable growth environment 	<table border="0"> <tr> <td>Target</td> <td> <ul style="list-style-type: none"> Social enterprises, cooperatives, village enterprises, self-sufficiency enterprises </td> </tr> <tr> <td>Support</td> <td> <ul style="list-style-type: none"> Social enterprises, cooperatives: Up to ₩300–500 million Village enterprises, self-sufficiency enterprises: Up to ₩100–300 million </td> </tr> </table>	Target	<ul style="list-style-type: none"> Social enterprises, cooperatives, village enterprises, self-sufficiency enterprises 	Support	<ul style="list-style-type: none"> Social enterprises, cooperatives: Up to ₩300–500 million Village enterprises, self-sufficiency enterprises: Up to ₩100–300 million
Target	<ul style="list-style-type: none"> Social enterprises, cooperatives, village enterprises, self-sufficiency enterprises 					
Support	<ul style="list-style-type: none"> Social enterprises, cooperatives: Up to ₩300–500 million Village enterprises, self-sufficiency enterprises: Up to ₩100–300 million 					

Inducing Credit Recovery Through Reduced Repayment Burdens and Early Settlement:

Supported 276 debtors

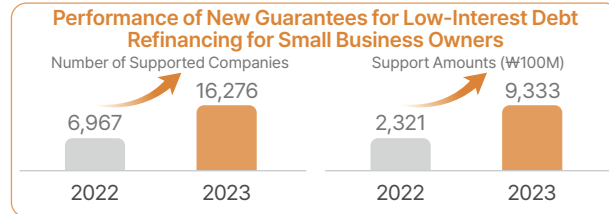
A recovery amount of ₩2.8 billion

Debt Relief Support

277 people
₩89.3 billion

Credit Recovery Support

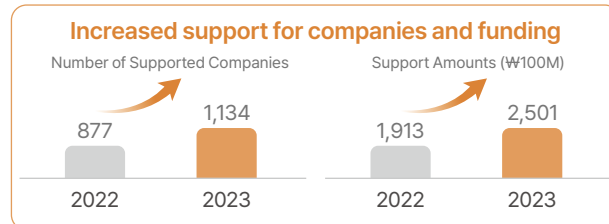
961 people
₩58.8 billion



Performance of Guarantees for Disaster-Affected Companies

23 Companies

Guarantee Amount ₩7.55 billion



- Introduction
- ESG Approach
- ESG Report
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:


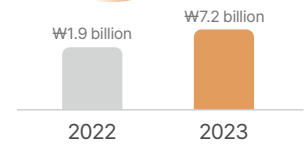
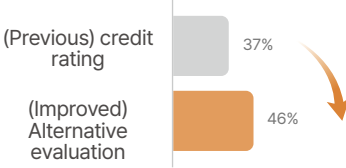

Contact (+82) 53-430-4183 (Weekdays 8 AM–6 PM)
Website www.kodit.co.kr

Inclusive Finance

Strengthened Financial Accessibility Through Digital Innovation

To enhance consumer convenience in accessing financial services, we have developed the Easy-One Guarantee product in cooperation with banks, enabling customers to use guarantees and loans in a one-stop process through the bank's platform. In addition, for e-commerce small businesses with limited financial history, we have launched a new e-commerce business guarantee product based on alternative evaluation information generated on e-commerce platforms. This product expands financial access for e-commerce small businesses that were previously excluded from traditional credit evaluations.

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
 - Customer-Oriented Management
 - Co-Growth with SMEs
 - Glocal Finance Initiatives
 - Disaster Safety Management System
 - Sustainable Workplace
- Governance
- Appendix

Expansion of Bank-Linked Easy-One Guarantees	Category	Introduced guarantees for e-commerce businesses.																																				
<ul style="list-style-type: none"> The Easy-One Guarantee system is a product that supports guarantees for companies applying for guaranteed loans through the bank's non-face-to-face platform. The system streamlines the guarantee and loan process by unifying the platforms between KODIT and the banks into a one-stop service. Simplified application procedures for guarantees and loans through the bank's non-face-to-face channels. <table border="1" data-bbox="144 657 1013 990"> <thead> <tr> <th>Category</th> <th>Bank-Linked Platform Guarantee and Loan Application Process</th> <th>Preliminary Review</th> <th>Guarantee Review (Credit Investigation)</th> <th>Electronic Contract and Execution of Guarantee and Loan</th> </tr> </thead> <tbody> <tr> <td>Entity</td> <td>Customers</td> <td>KODIT (System)</td> <td>KODIT (Staff)</td> <td>Customers</td> </tr> <tr> <td>Details</td> <td> <ul style="list-style-type: none"> Access the bank's platform to apply for guarantee and loan. </td> <td> <ul style="list-style-type: none"> Receive the customer's guarantee application information and submitted documents from the bank. Conduct preliminary review and notify the bank of the approval status </td> <td> <ul style="list-style-type: none"> Allocate to the relevant sales branch for guarantee consultation and receipt Conduct an on-site investigation, and approve the guarantee. </td> <td> <ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform. Issuance of Guarantee Certificate and Loan Execution </td> </tr> </tbody> </table>	Category	Bank-Linked Platform Guarantee and Loan Application Process	Preliminary Review	Guarantee Review (Credit Investigation)	Electronic Contract and Execution of Guarantee and Loan	Entity	Customers	KODIT (System)	KODIT (Staff)	Customers	Details	<ul style="list-style-type: none"> Access the bank's platform to apply for guarantee and loan. 	<ul style="list-style-type: none"> Receive the customer's guarantee application information and submitted documents from the bank. Conduct preliminary review and notify the bank of the approval status 	<ul style="list-style-type: none"> Allocate to the relevant sales branch for guarantee consultation and receipt Conduct an on-site investigation, and approve the guarantee. 	<ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform. Issuance of Guarantee Certificate and Loan Execution 	<p>Guarantee product overview</p> <p>Guarantee process</p>	<ul style="list-style-type: none"> This product supports non-face-to-face guarantees based on alternative evaluations using sales information from Naver Smart Store. It verifies eligibility on the e-commerce platform and connects with the bank's platform to complete the entire guarantee and loan application process online. <ul style="list-style-type: none"> * Sales activity information within the e-commerce business's platform, including customer satisfaction, order volume trends, etc. Real-time credit rating calculation and non-face-to-face guarantee and loan processing through the integration of e-commerce and bank platforms. <table border="1" data-bbox="1223 657 2118 990"> <thead> <tr> <th>Category</th> <th>Confirm support eligibility</th> <th>Calculate E-commerce Alternative Evaluation Ratings</th> <th>Bank-Linked Platform Guarantee and Loan Application Process</th> <th>Preliminary review</th> <th>Guarantee review</th> <th>Electronic agreement, etc. Guarantee and loan Implementation</th> </tr> </thead> <tbody> <tr> <td>Entity</td> <td>Customers</td> <td>KODIT (System)</td> <td>Customers</td> <td>KODIT (System)</td> <td>KODIT (Staff)</td> <td>Customers</td> </tr> <tr> <td>Details</td> <td> <ul style="list-style-type: none"> Automated Filtering of Eligibility Criteria on E-commerce Platforms: </td> <td> <ul style="list-style-type: none"> Calculate ratings based on alternative evaluation information from e-commerce platforms. </td> <td> <ul style="list-style-type: none"> Enter basic information for review and submit documents online through integrated bank platforms. </td> <td> <ul style="list-style-type: none"> Conduct assessments based on guarantee application information and submitted documents received from the integrated bank. </td> <td> <ul style="list-style-type: none"> Proceed with guarantee consultations, acceptance, and review. </td> <td> <ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform. </td> </tr> </tbody> </table>	Category	Confirm support eligibility	Calculate E-commerce Alternative Evaluation Ratings	Bank-Linked Platform Guarantee and Loan Application Process	Preliminary review	Guarantee review	Electronic agreement, etc. Guarantee and loan Implementation	Entity	Customers	KODIT (System)	Customers	KODIT (System)	KODIT (Staff)	Customers	Details	<ul style="list-style-type: none"> Automated Filtering of Eligibility Criteria on E-commerce Platforms: 	<ul style="list-style-type: none"> Calculate ratings based on alternative evaluation information from e-commerce platforms. 	<ul style="list-style-type: none"> Enter basic information for review and submit documents online through integrated bank platforms. 	<ul style="list-style-type: none"> Conduct assessments based on guarantee application information and submitted documents received from the integrated bank. 	<ul style="list-style-type: none"> Proceed with guarantee consultations, acceptance, and review. 	<ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform.
Category	Bank-Linked Platform Guarantee and Loan Application Process	Preliminary Review	Guarantee Review (Credit Investigation)	Electronic Contract and Execution of Guarantee and Loan																																		
Entity	Customers	KODIT (System)	KODIT (Staff)	Customers																																		
Details	<ul style="list-style-type: none"> Access the bank's platform to apply for guarantee and loan. 	<ul style="list-style-type: none"> Receive the customer's guarantee application information and submitted documents from the bank. Conduct preliminary review and notify the bank of the approval status 	<ul style="list-style-type: none"> Allocate to the relevant sales branch for guarantee consultation and receipt Conduct an on-site investigation, and approve the guarantee. 	<ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform. Issuance of Guarantee Certificate and Loan Execution 																																		
Category	Confirm support eligibility	Calculate E-commerce Alternative Evaluation Ratings	Bank-Linked Platform Guarantee and Loan Application Process	Preliminary review	Guarantee review	Electronic agreement, etc. Guarantee and loan Implementation																																
Entity	Customers	KODIT (System)	Customers	KODIT (System)	KODIT (Staff)	Customers																																
Details	<ul style="list-style-type: none"> Automated Filtering of Eligibility Criteria on E-commerce Platforms: 	<ul style="list-style-type: none"> Calculate ratings based on alternative evaluation information from e-commerce platforms. 	<ul style="list-style-type: none"> Enter basic information for review and submit documents online through integrated bank platforms. 	<ul style="list-style-type: none"> Conduct assessments based on guarantee application information and submitted documents received from the integrated bank. 	<ul style="list-style-type: none"> Proceed with guarantee consultations, acceptance, and review. 	<ul style="list-style-type: none"> Conclude the electronic contract for the guarantee and loan on the bank's platform. 																																
<ul style="list-style-type: none"> Improved financial accessibility through the expansion of platform-linked channels. <div data-bbox="118 1058 1039 1375"> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid orange; border-radius: 15px; padding: 5px; text-align: center;"> <p>Expand platform-integrated channels</p> <ul style="list-style-type: none"> 1 in 2022 (commercial bank) → 6 in 2023 (commercial banks + internet-only banks)  <p>Signed the "Business Agreement for Promoting Non-face-to-face Digital Finance" (June 12, 2023)</p> </div> <div style="text-align: center;"> <p>Achieved over 3.7 times growth</p>  <p>2022: W1.9 billion 2023: W7.2 billion</p> </div> </div> </div>	<p>Outcomes</p>	<ul style="list-style-type: none"> Supporting Companies Excluded from Loans with Innovative Financial Products <div data-bbox="1210 1058 2118 1375"> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid orange; border-radius: 15px; padding: 5px; text-align: center;"> <p>Enhance financial accessibility for e-commerce companies through alternative evaluations</p> <p>Improved the approval rate by 9%!</p>  <p>(Previous) credit rating: 37% (Improved) Alternative evaluation: 46%</p> </div> <div style="border: 1px solid orange; border-radius: 15px; padding: 5px; text-align: center;"> <p>Launched the e-commerce guarantee in 2023 with zero defaults</p> <p>* Not available in 2022 but adopted in 2023</p>  <p>Supported 305 companies W16.3 billion in guarantees</p> </div> </div> </div>																																				

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Inclusive Finance

Expanded Financial Education and Welfare

We provide customized financial education programs to increase financial participation opportunities for local university students, small businesses, and financially vulnerable groups. In 2023, as a key initiative, we signed a business agreement with local universities to cultivate future financial talent, published a policy finance journal to modernize SME finance, and operated financial fraud prevention classes for local senior citizens.

• KODIT-Yonsei University, Fostering Financial Talent.

Through the "Business Agreement for the Revitalization of Policy Finance Research and Training of Excellent Talent," a policy finance course was established as a major subject in the undergraduate program at Yonsei University. KODIT's expert instructors directly share knowledge and practical know-how about the financial industry, conveying the voice of the field to students.



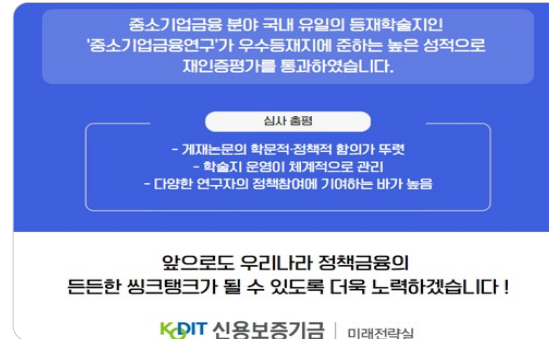
Credit Guarantee Fund Policy Finance Course Launched to Nurture Financial Talent at Yeungnam University.



Launched the nation's first financial talent development course.

• Publication of Policy Finance Journal to Advance SME Finance.

We publish "SME Finance Research," the only domestic registered journal in the field of SME finance, to reinforce policy responsiveness through tailored research on the performance analysis of credit guarantees and current economic issues. Efforts are made to lay the groundwork for the development of the guarantee system and institutional operations. As a result, "SME Finance Research" passed the re-certification evaluation with high marks in 2023.



Passed the re-certification evaluation for SME Finance Research.



Published "SME Finance Research," the only academic journal in SME finance.

• Operation of Financial Fraud Prevention Classes for Local Senior Citizens.

KODIT Together University Student Volunteers operate kiosk and smart banking education and financial fraud prevention classes for local senior citizens, a digitally vulnerable group, to enhance their financial literacy.



Operated financial literacy enhancement education for local seniors.



Expanded financial capability and access for financially vulnerable groups.

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance**
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

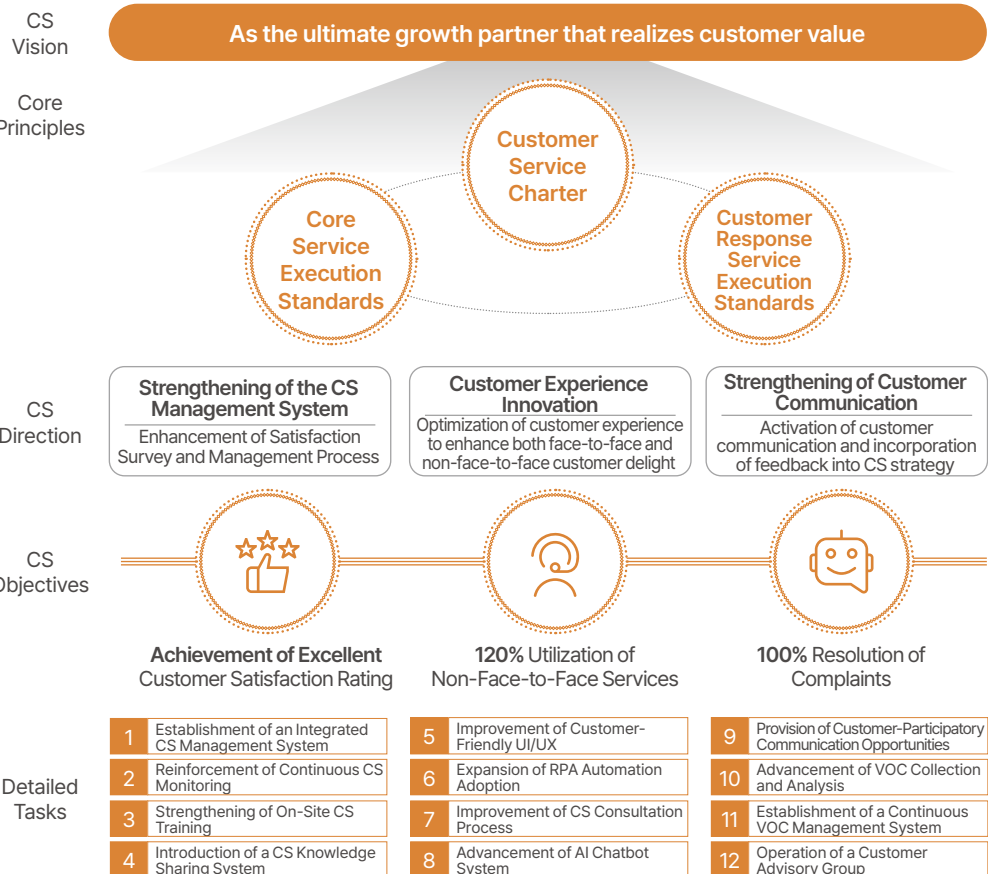
Customer-Oriented Management

CS Management System

In order to realize customer delight management, we have reinforced the CS management system and are committed to enhancing the quality of customer service. With the Customer Service Charter, Core Service Execution Standards, and Customer Response Service Execution Standards as core principles, we are intensively promoting the reinforcement of the customer support (CS) management system, innovation in customer experience, and enhancement of customer communication.

• CS Strategic Framework

To reflect evolving customer values, we conduct an annual review of the "Customer Service Charter" and biannual inspections of the implementation status of the "Customer Response Service Execution Standards," posting the results on our website to establish a customer satisfaction-oriented CS management system.



• Customer Satisfaction Management

We regularly conduct internal and external customer satisfaction surveys to continually pursue CS evaluations, task discovery, and quality improvement activities. As a result, in 2023, we achieved the highest grade in the public institution customer satisfaction survey, earning recognition as an excellent institution for three consecutive years.

Customer Satisfaction Management Process



• CS Training

To enhance customer service quality, we conduct customer contact management and tailored CS training. We continuously share employee-participatory content, including learning from VOC case studies and spreading customer response know-how using award-winning entries from contests. In addition, we provide tailored on-site training, including rank-specific and job-specific education, as well as specialized training for CS leaders.

Category	Details
Content Training	• Continuous sharing of CS improvement needs and VOC-related content
Praise and Recognition	• Sharing of customer praise received through VOC channels
Tailored Training	• Provision of tailored CS training for new employees, interns, and part-time staff
Job-Specific Training	• Training provided for responsibilities related to guarantee, insurance, and management
CS Leader Workshop	• Specialized training for CS leaders conducted by each business headquarters

- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Inclusive Finance
 - Customer-Oriented Management**
 - Co-Growth with SMEs
 - Global Finance Initiatives
 - Disaster Safety Management System
 - Sustainable Workplace
 - Governance
 - Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Customer-Oriented Management

Customer Delight Management Activities

In pursuit of transcending mere customer satisfaction to achieve customer delight, we are vigorously promoting customer-oriented management activities, which not only include internal CS improvement activities but also involve direct communication with customers. We have introduced programs designed to uncover innovative ideas for enhancing customer service, while fostering a culture of CS knowledge-sharing within the organization to support the development of all employees into customer service experts.

• CS Improvement Activities


We have been engaged in various activities, including the voice of compliments, CS competitions, CS points, and the CS Master program, to continuously improve our customer service.

• CS Activities in Cooperation with Customers

Our institutional leadership takes the initiative in directly engaging with customers through customer meetings and field management activities. By appointing a Customer Advisory Panel and actively incorporating their feedback, we are committed to approaching our efforts from the customer's perspective.


Praise and Recognition

Customer compliments submitted via the VOC integrated management system are shared.



CS Contests

A service improvement plan and customer response know-how contest aimed at enhancing customer experience (CX).



CS Points System

Individual employee customer service evaluations are quantified into CS points for systematic management.



CS Master System

Rewards outstanding service employees by designating top performers as CS Masters.



Customer Advisory Panel Appointments



23.06.30 프론트원

Customer Meetings



23.03.23 광주 I-PLEX

Joint Briefing Sessions



23.06.26 대구상공회의소

On-site management



23.02.02 세종지점

- Introduction
- ESG Approach
- ESG Report
- Environmental
Social
- Inclusive Finance
Customer-Oriented Management
Co-Growth with SMEs
Glocal Finance Initiatives
Disaster Safety Management System
Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Customer-Oriented Management

Digital Platform ON-Biz

The ON-Biz digital platform was enhanced to improve customer convenience, reducing processing time and promoting a paperless environment to cut carbon emissions while offering 24/7 service to boost customer satisfaction.

What is the digital ON-Biz platform?

- Who? A digital platform designed for the customers of Korea Credit Guarantee Fund.
- What? We offer services across 15 platforms, such as guarantees, insurance, startup assistance, management support, factoring, recovery aid, and technology value assessment.
- How? Rapid task processing is available through online access (via PC or mobile) (* leveraging the online scraping feature quickly gather the necessary documents).

Key Features



Guarantee Application

Submission of guarantee application documents **online** without the need for a branch visit.



Digital Extension of Guarantee Period:

Submission of documents for guarantee extension **online** without the need for a branch visit.



Electronic Agreement

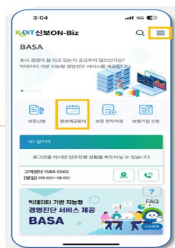
Execution of electronic agreements via **joint certificate signatures**, without the need for a branch visit.

* Online scraping feature: automatically collects necessary documents from government services such as the National Tax Service and Government 24 via joint certification of ON-Biz and transmits them to KODIT.

How to Use ON-Biz



Access ON-Biz



Consent to Privacy Policy



Guarantee Application



Online Document Submission

• One-Stop Service

By overhauling our remote services in 2022, we have created a non-face-to-face service environment that is more accessible and user-friendly, enhancing readability and mobility. The design of an optimal flow for a streamlined customer experience, requiring minimal access, resulted in a 9.6 times increase in the volume of tasks processed compared to pre-ON-Biz reconstruction.

• Paperless Service

We strive to establish a paperless working environment by collecting and storing the entire process of customer guarantee applications and usage digitally, instead of through written or manual methods. Cooperation with credit evaluation agencies has streamlined the document submission process, and provide customers with highly valuable information. The data collected is analyzed to

Non-Face-to-Face Platform Performance



Transactions processed in 2023

1,704,228 total

(up 9.6 times compared to 2021, prior to ON-Biz restructuring)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management**
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

Customer-Oriented Management

AI Chatbot System "Korea Credit Guarantee Fund TalkTalk"

Through KODIT's TalkTalk, an AI-based omnichannel that integrates non-face-to-face consultation channels, we enhanced the value for customers who prefer digital communication, achieving a user count of 19,042 for the service in 2023.

Introduction

ESG Approach

ESG Report

Environmental
Social

Inclusive Finance

Customer-Oriented Management

Co-Growth with SMEs

Glocal Finance Initiatives

Disaster Safety Management System

Sustainable Workplace

Governance

Appendix

Korea Credit Guarantee Fund TalkTalk Communicating with Customers 24/7, 365 Days a Year



- Who?** AI machine learning-based chatbot for customer consultations.
- What?** Applying for guarantees, simplified document submission, electronic agreements, and business Q&A.
- How?** Provides 24/7 service without the need for branch visits, accessible online.

Chatbot Response Examples

Digital Term Extension

• What is Digital Term Extension?

Digital Term Extension is a system whereby the customer independently applies for a term extension and completes an electronic agreement online, while Korea Credit Guarantee Fund conducts the extension review and sends an electronic agreement request via KakaoTalk.

Application for Digital Term Extension

Service Desk

Find Your Branch Personnel

• Frequently Asked Questions about Digital Term Extension (1/6)

🕒
보증상담안내

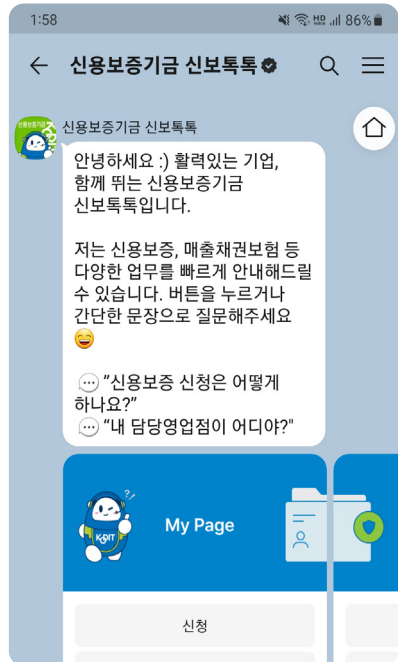
🕒
온라인 보험

💡
전국 영업점

📄
필요서류

🌐
전자약정

📄
간편서류제출



Make the best use of Korea Credit Guarantee Fund TalkTalk!

- 1 Simplified Document Submission
- 2 Guarantee Review Application
- 3 Term Extension Application
- 4 Find Your Personnel
- 5 AI Scenario-Based Q&A

Make the best use of Korea Credit Guarantee Fund TalkTalk!

- KakaoTalk**

 - 1) Tap the magnifying glass at the top of KakaoTalk.
 - 2) Search for Korea Credit Guarantee Fund.
 - 3) Click on "Korea Credit Guarantee Fund TalkTalk."
 - 4) Tap the chatbot icon.
- Mobile**

 - 1) Open the KODIT ON-Biz app.
 - 2) Tap the chatbot icon in the bottom right corner.
 - 3) Connect to the KakaoTalk chatbot.
- PC**

 - 1) KODIT ON-Biz app or official website.
 - 2) Tap the chatbot icon in the bottom right corner.
 - 3) Activate the web chatbot.

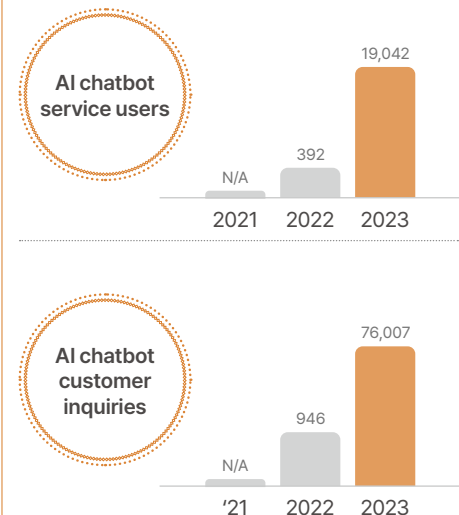
• 24×365 AI Customer Center

We have implemented a service that provides customer support at any time, 24 hours a day, 365 days a year, through the AI chatbot. The AI customer center allows for real-time support, and the reduced workload is redirected toward developing superior products and providing outstanding customer service.

• Integrated Customer Consultation Channels (Omnichannel)

By integrating all customer consultation channels, we ensure consistent levels of service and customer experience across all platforms (telephone, SNS, web, mobile, etc.), while also enabling seamless channel switching within the omnichannel system.

AI Chatbot Achievements



For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)




Website www.kodit.co.kr

Co-Growth with SMEs








Boosting the Co-Growth Promotion System

With the goal of fostering a sustainable cooperative ecosystem with businesses, the Korea Credit Guarantee Fund has set its strategic direction on creating an innovation growth ecosystem, promoting win-win partnerships, and providing a sustainable growth environment for SMEs, while prioritizing nine strategic initiatives for co-growth. Thanks to these efforts, the Korea Credit Guarantee Fund achieved the distinction of being the first public institution under the Financial Services Commission to receive the highest rating in the co-growth evaluation for three consecutive years.

• Co-Growth Promotion System

Objective	Create a sustainable cooperative ecosystem in cooperation with enterprises.		
Directions	 Foster an innovation growth ecosystem for corporations.	 Expand the establishment of a cooperative ecosystem.	 Create a sustainable growth environment for SMEs.
	Expand financial support for joint growth.	Support the establishment of a win-win cooperation system between large corporations and SMEs. Establishment support	Support the activation of ESG management.
Initiatives	Support vulnerable SMEs facing crises.	Promote voluntary win-win cooperation projects.	Improve payment and business environments.
	Strengthen support in key policy areas.	Foster a fair economic environment.	Expand public procurement from SMEs.

• 2023 Co-Growth Promotion Highlights

Key Initiatives	Key Accomplishments in 2023
 Expanded financial support for joint growth	<ul style="list-style-type: none"> Diversification of co-growth specialized financial products and expansion of support scale
 Supported vulnerable SMEs facing crises	<ul style="list-style-type: none"> Received the Minister of the Interior and Safety Award for contributing to the recovery from management crises and revitalizing local economies Received the Presidential Award for the promotion of the data industry through the expansion of public data to support SMEs
 Strengthened support in key policy areas	<ul style="list-style-type: none"> Received the Ministry of Trade, Industry and Energy Award in 2023 for contributing to the creation of a sustainable innovation ecosystem and the development of startups
 Supported the establishment of a win-win cooperation system between large corporations and SMEs	<ul style="list-style-type: none"> Selected for the "Win-Win Honors Project," an exemplary case of co-growth efforts by the Ministry of SMEs and Startups
 Supported the activation of ESG management	<ul style="list-style-type: none"> Issued the first Green Asset-Backed Securities (G-ABS) for SMEs and expanded green finance Received the ESG Management Award from the Korean Academy of International Business for contributions to SME ESG management
 Improved payment and business environments	<ul style="list-style-type: none"> Expanded the use of win-win payments and promoted activities for SME market development and publicity Supported factoring for SMEs to improve payment environments and expanded local government agreements to reduce premiums on accounts receivable insurance
 Expanded public procurement from SMEs	<ul style="list-style-type: none"> Promoted activities to expand the purchase of SME products, develop new sales channels, and enhance publicity

Expanded co-growth specialized financial product systems.

- Offered joint project guarantees.
- Provided guarantees for overseas co-expansion.
- Issued special guarantees for supply chain-affected companies.
- Supported co-growth agreement guarantees.



Strengthened non-financial co-growth support systems.

- Promoted SME ESG management.
- Supported the establishment of a win-win cooperation system between large corporations and SMEs.
- Facilitated the activation of the data economy for SMEs.
- Fostered a fair economic environment.

Strengthened both financial and non-financial support systems for SMEs.



Became the first public institution under the Financial Services Commission to achieve highest rating in the public institution co-growth evaluation for three consecutive years.

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs**
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:




Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Co-Growth with SMEs

Expanding Financial Support for Joint Growth

In an effort to facilitate cooperation between large companies and SMEs, we have broadened the range of financial products tailored for co-growth and joint project financing. Through expanded financial support for co-growth, including widening the scope of joint project guarantees, bolstering global risk management, and introducing new sectors for export projects, we are contributing to the growth of global export companies and the overall national export economy.

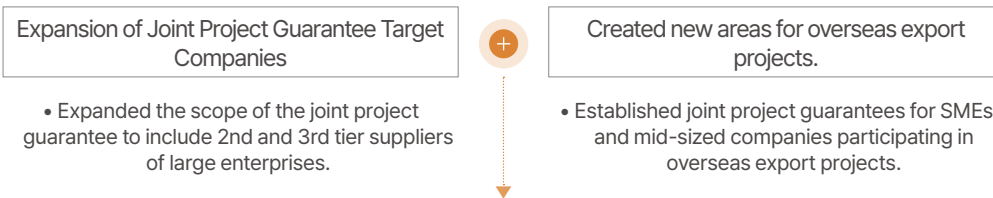
• Support for co-growth specialized financial products between large and small enterprises

System Overview		A guarantee product designed to provide financial support for joint projects and win-win cooperation activities between large enterprises and SMEs.		
Product Information	Product Name	 Offer joint project guarantees.	 Provide guarantees for overseas co-expansion.	 Guarantee co-growth agreements
	Product Overview	A system designed to provide guarantees for SMEs cooperating with large enterprises on joint projects.	A system designed to support SMEs that are jointly entering overseas markets with large enterprises.	A system designed to provide working capital to SMEs recommended by large enterprises through their contributions.
2023 Support Achievements		Supported 132 companies (₩166.2 billion)	Supported 3 companies (₩81.8 billion)	Supported 4 companies (₩1.5 billion)

• Create outstanding co-growth cases through joint project guarantees

Support Case	Hyundai Mobis - Joint Project Guarantee with SME Partners
Support Overview	Financial support for companies participating in a joint project aimed at mass production of core components for future vehicles.
Participating Companies	[Primary Contractor] Hyundai Mobis / [Partners] 15 SME partners
Project Period	From May 2021 for a total of 5 years (2023: the 3rd phase of the project)
Support Details	<ul style="list-style-type: none"> Guaranteed ₩23.7 billion in funding for 15 participating companies. Provided overseas expansion funds to SMEs experiencing temporary financial difficulties due to management challenges, helping them access financial resources.
Best Practices	<ul style="list-style-type: none"> An auto parts company "OOOO Ltd." experienced a decline in sales and increased net losses due to the impact of COVID-19 in 2020, making it difficult to secure new funding. By participating in Hyundai Mobis' "Future Vehicle Core Component Mass Production Project," and securing the 3rd phase joint project guarantee, they successfully achieved mass production of critical future components. <p>→ They successfully raised stable funding and participated in the project, leading to a successful listing on KOSDAQ.</p>

Efforts to strengthen specialized co-growth financial products in 2023



Strengthening cooperation between large corporations and SMEs and supporting export promotion through expanded co-growth financial support

Selected as a "Win-Win Honors Project" for exemplary cases of co-growth.

The increased guarantee for joint projects led to reinforcing cooperation between large and small companies and supporting export activation. This resulted in the selection of the program as the final winner of the "2023 1st Win-Win Honors" by the Ministry of SMEs and Startups.



Received a commemorative plaque (November 7, 2023)



Covered in media for a best practice (December 6, 2023)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs**
- Global Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

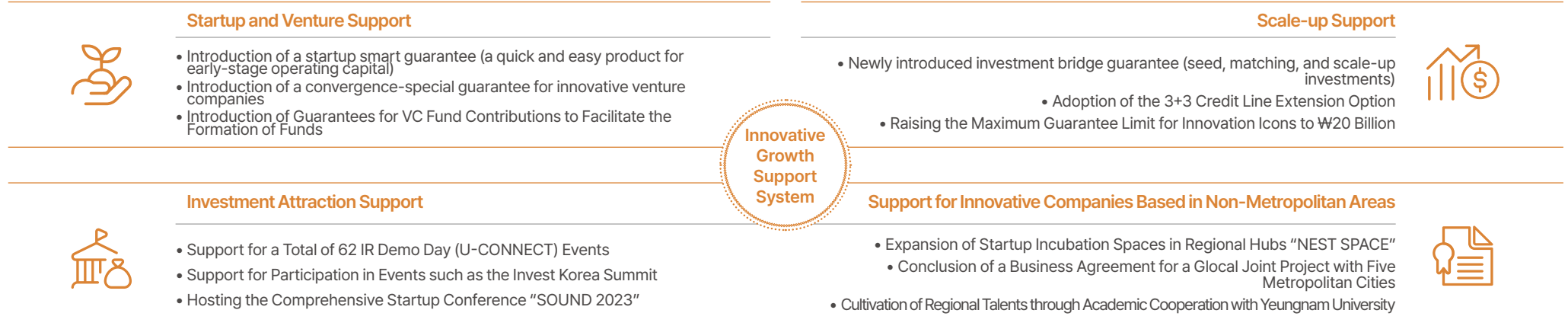
Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Co-Growth with SMEs

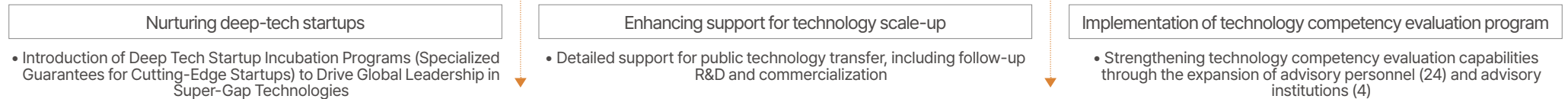
Nurturing Innovative Startups and Commercializing Technology

To foster innovative leading companies that will contribute to strengthening the nation's export competitiveness, we are intensifying support for technology commercialization in the digital and "super-gap" sectors. In recognition of our contributions to nurturing startups in innovative industries and supporting the commercialization of technology and intellectual property, we were awarded the Ministry of Trade, Industry and Energy's Commendation for Outstanding Contributions to Technology Commercialization in 2023.

Support for technology commercialization of innovative startups



Strengthening the technological capabilities of innovative startups



Awarded the Minister of Trade, Industry, and Energy's Commendation for Outstanding Contributions to Technology Commercialization in 2023

Specialized Guarantees for Super-Gap Startups

Supported 58 companies (₩29.7 billion)

Performance of Technology Competency Evaluations

Achieved a record high (₩2.5 trillion)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs**
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
 Website www.kodit.co.kr

Co-Growth with SMEs

Customized Support Program for Startups at Different Growth Stages

The Korea Credit Guarantee Fund operates a systematic support program that provides a One-Stop Service in the form of integrated financial products, including guarantees, insurance, investments, and consulting, tailored to the growth stages of startups. By formulating preparing customized support programs tailored to the different growth stages of startups and expanding financial and non-financial support based on corporate demand, we are contributing to the development of sustainable innovation-leading companies.

Customized Support Program for Startups at Different Growth Stages

Start-up NEST	Smart	Step-up	Little Penguin	First Penguin	Pre-ICON	Innovation Icon
Early Startup Stage (Within 3 years of founding)	Early Startup Stage (Within 3 years of founding)	R&D Stage (Within 5 years of founding)	Early Commercialization Stage (Within 7 years of founding)	Full Commercialization Stage (Within 7 years of founding)	Early Scale-Up Stage (2 to 10 years after founding)	Full Scale-Up Stage (2 to 10 years after founding)
<ul style="list-style-type: none"> Acceleration Financial Support/Growth Support 	<ul style="list-style-type: none"> Guarantee limit ₩100 million Fixed guarantee fee 0.7% 	<ul style="list-style-type: none"> Guarantee limit ₩1 billion Fixed guarantee fee 0.7% 	<ul style="list-style-type: none"> Guarantee limit ₩2 billion Fixed guarantee fee 0.7% 	<ul style="list-style-type: none"> Guarantee limit ₩3 billion Fixed guarantee fee 0.7% 	<ul style="list-style-type: none"> Early Scale-Up Stage (2 to 10 years after founding) 	<ul style="list-style-type: none"> Guarantee limit ₩20 billion Fixed guarantee fee 0.5%

Start-Up NEST Platform for Startup Acceleration

Start-Up NEST is a startup acceleration platform that offers a package of support programs, including acceleration, financial support, and growth support, targeting early-stage startups within three years of establishment.

Program	Start-Up NEST Platform for Startup Acceleration		
Overview	<ul style="list-style-type: none"> A tailored convergence support program for startups, providing financial support such as credit guarantees and investment necessary for commercialization and growth of items, as well as non-financial support like acceleration, consulting, and networking. 		
Support Programs	Acceleration	Financial Support	Growth Support
	Customized programs for companies, including consulting, mentoring, networking, and information sharing.	Financial support tailored to companies' needs, such as credit guarantees, credit insurance, and investment attraction.	Growth-stage support, including overseas expansion, marketing, technical consulting, corporate linkage, and workspace provision.
Support Process	recruitment → 1st selection (document screening) → Final selection (presentation evaluation)		
Operating Channels	KODIT ON-Biz (www.kodit.co.kr/sut/index.do)		
2023 Achievements	<ul style="list-style-type: none"> Selected and supported 150 companies General Selection: 73 companies, Special Selection for Balanced Regional Development: 30 companies, Social Venture Selection: 23 companies, Deep-Tech Special Selection: 24 companies 		

Innovative Icon Support Program

The Innovative Icon Program selects innovative startups with high potential for growth into mid-sized or global innovative companies and helps them scale up through financial and non-financial support.

Program	Innovative Icon Support Program		
Overview	<ul style="list-style-type: none"> A scale-up program that supports companies in the growth stage with innovative technologies and new business models to accelerate their growth into global companies, focusing on those with high potential rather than large companies poised to enter the unicorn category. 		
Support Programs	Financial Support	Non-Financial Support	Performance Sharing
	Provides up to ₩20 billion in guarantees and investment over three years (including an investment cap of ₩30 billion)	Offers customized consulting services (including support for technology, labor, legal matters, global expansion, marketing, and market development)	If performance targets are achieved, a portion of the company's success is shared with members of the innovation startup ecosystem.
Support Process	Up to ₩20 billion for 3 years / 100% guarantee coverage / Guarantee fee: 0.5% / Preferential loan interest rate: up to 1.3%P reduction		
Operating Channels	Candidate recruitment, Preliminary review (document verification), Main review (presentation evaluation), Guarantee review (support decision), Finalization		
2023 Achievements	<ul style="list-style-type: none"> Since the 1st round in early 2019, a total of 53 companies have been selected for the support. 		

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs**
- Global Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Glocal Finance Initiatives

Glocal Finance Initiatives

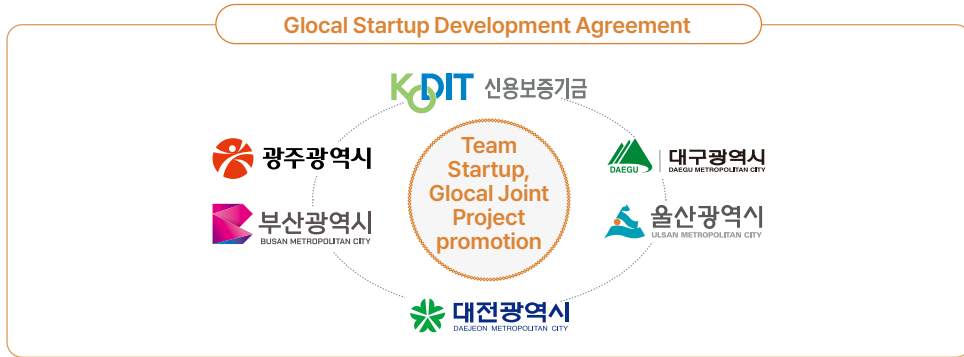
The term "Glocal" combines "local" characteristics with "globalization." The Credit Guarantee Fund fully supports the competitive edge of regional industries by promoting Glocal Startup Special Guarantees in cooperation with local governments to foster regional startups. Through the Glocal Joint Project pilot initiative with Daegu, guarantees totaling ₩5 billion were provided to six recommended startups, with ₩11.3 billion in joint investments, resulting in significant achievements.

• Glocal Joint Project

To address regional disparities in startup support, Glocal joint projects were promoted with five major local governments - Gwangju, Daegu, Busan, Daejeon, and Ulsan - aiming to prevent the decline of local areas due to concentration in the capital region by fostering region-specific industries. The types of glocal companies recommended now include "regionally leading enterprises" as recognized by local governments.

• Intensive Support for Region-Specific Enterprises

Based on agreements with the five metropolitan cities, Glocal Specialized Guarantee Products exclusive to non-metropolitan areas were launched, actively supporting innovative startups with capital procurement. In addition, non-financial support was reinforced, such as giving preference in NEST Space startup incubation facility selection, granting additional points in the NEST company selection document review, and providing investment attraction opportunities through the U-CONNECT platform.



Financial Support (Glocal Specialized Guarantee Products)	Non-Financial Support (Customized Support Programs)
<ul style="list-style-type: none"> Enhanced support limits 100% guarantee coverage and 0.5% guarantee fee through preferential benefits 	<ul style="list-style-type: none"> Additional points awarded during NEST company selection document reviews Preference given during NEST Space tenant selection (NEST requirements waived, rent exemption) Investment attraction opportunities (U-CONNECT platform), additional points given to companies selected as First Penguin Companies, support for overseas venture

• Promoting Regional Venture Investment

To address the difficulties in capital procurement faced by startups located outside the capital region, we eased the investment eligibility requirements for regional enterprises. A multi-party agreement was signed with nine venture capital firms (VCs) to promote venture investment in regional startups. In order to support venture investments in regional startups, we have endeavored to cooperate with the private sector through joint IR (KODIT StaIR) sessions for companies recommended by partner institutions following the business cooperation agreements. By relaxing the investment requirements for startups based in regions and fostering cooperation with private entities, we increased our regional investment share to 41.5% in 2023, a 25%p increase compared to 2022.



Holding of "KODIT StaIR"

IR Event for Promoting Investment in Region-Specific Enterprises(November 3, 2023)

Improvement in Regional Investment Share

2021	2023
16.5%	41.5%
(₩8.7 billion / ₩52.7 billion)	(₩8.7 billion / ₩52.7 billion)

Joint IR and Co-investment Achievements

- 2 companies supported
- ₩3.7 billion in joint investment (Shinbo investment: ₩1.7 billion)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives**
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Glocal Finance Initiatives

Establishing a Global Cooperation Network

To lay a groundwork for fostering glocal enterprises, the Credit Guarantee Fund has been reinforcing its global cooperation network. Through continuous exchanges of information and human resources with overseas credit guarantee institutions, international organizations, and partner countries, we have been sharing knowledge related to credit guarantee systems, SME support mechanisms, and financial expertise from different countries, thereby reinforcing the global network for supporting companies seeking to venture into international markets.

• Expansion of Cooperation with International Organizations

At the request of the World Bank (WB), we provided training to a delegation from the Indian government on green finance expertise. Additionally, we conducted training on the credit guarantee system and financial support mechanisms for the ADB-Bangladesh PKSF (National Microfinance Development Institution) delegation, further solidifying our role as a global policy finance institution.

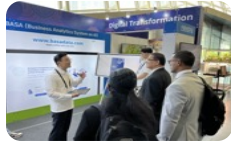


• Participation in Global SME Finance Forums

In 2023, the president of our organization was invited as the first Asian head of a guarantee institution to deliver a keynote speech at the Annual General Meeting of the European Association of Guarantee Institutions (AECM), introducing Korea's regulatory reform policies for SMEs and successful support cases leveraging regulatory sandboxes. We also shared knowledge on guarantee systems and financial expertise through international events such as the ACSIC Annual General Meeting and the SMEFF Forum.

• Global Knowledge Sharing and ODA Expansion

By continuously sharing experiences and knowledge on the credit guarantee system with various international organizations, including those in developing countries, we have contributed to the expansion of economic cooperation projects. We have also conducted customized training programs and knowledge-sharing seminars for international organizations and overseas guarantee institutions.

2023 Multilateral Development Bank Exchanges

Category	Details	Activity Photos
ADB (Asian Development Bank)	<ul style="list-style-type: none"> Operated BASA promotion booth at the 2023 ADB Annual Meeting and gave a presentation at the Korea Business Forum. Signed an MOU with ADB and dispatched one staff member to ADB headquarters. Conducted training on credit guarantee systems and financial support for the ADB-Bangladesh PKSF delegation. 	 
	<ul style="list-style-type: none"> Provided international consulting training on green finance expertise to the WB-India government delegation. Invited as a financial partner to participate in the World Bank's 10th Anniversary event for its Korea Office. 	

2023 Major International Event Participation

Category	Details	Period	Location	Activity Photos
AECM Annual General Meeting (European Association of Guarantee Institutions)	Delivered keynote speech as the first Asian institution head.	Jun	Athens, Greece	
ACSIC Annual General Meeting (Asian Credit Supplementation Institution Confederation)	Presented vision for green and digital finance to guarantee institutions across Asia.	Aug	Ulaanbaatar, Mongolia	
SMEFF Annual Meeting (Small and Medium Enterprise Finance Forum)	Introduced cases of digital finance expansion by the Credit Guarantee Fund.	Sep	Mumbai, India	

2023 Global Knowledge Sharing Activities

Period	Category	Target
Feb	Guarantee System	Credit Guarantee Company in Egypt
Mar	Green Finance	World Bank and Indian Ministry of Small and Medium Enterprises, among others
Apr	Startup Support	Malaysian Credit Guarantee Corporation, among others
May	Guarantee System	Armenian Ministry of Economy, among others
	DT	Bank of Thailand, among others
Jun	Guarantee System	Uzbekistan State Fund
	Guarantee System, ESG	Thai Credit Guarantee Corporation
Jul	Startup Support	EBRD - Egyptian Regulatory Reform and Development Activity
Aug	ESG	Taiwanese Small and Medium Enterprise and Startup Administration
	ESG	Indonesian Financial Supervisory Authority, among others
Sep	P-CBO	Central Banks of Uzbekistan, Azerbaijan, Mongolia, among other financial institutions
	ESG	Asian Development Bank (ADB) and UAE Department of Community Development, Abu Dhabi
	Guarantee System, DT	Credit Guarantee Corporation of Tokyo
Oct	P-CBO	Thai Credit Guarantee Corporation
	Guarantee System	Credit Guarantee Fund of Mongolia
	Guarantee System	Vietnamese Ministry of Finance and Central Bank
Nov	Guarantee System	Omani SME Development Authority, among others
	Guarantee System	Azerbaijan Entrepreneurship Development Fund
	DT, Risk Management, Investment	Malaysian Credit Guarantee Corporation, among others
	Guarantee System, DT	Small & Medium Enterprise Credit Guarantee Fund of Taiwan
Dec	Guarantee System	Ministries of Finance of Vietnam and Cambodia, among others
	Guarantee System	Indonesian Ministry of Finance and Financial Services Authority
		ADB and Bangladesh PKSF Foundation, among others

- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Inclusive Finance
 - Customer-Oriented Management
 - Co-Growth with SMEs
 - Glocal Finance Initiatives**
 - Disaster Safety Management System
 - Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Glocal Finance Initiatives

Expanding Investment and Guarantees for the Cultural Content Industry

Amid the global rise of Korean Wave, the cultural content industry has emerged as a strategic national industry and a major export sector. In response, we have reinforced investment and guarantee support for the cultural content industry, contributing to the global success of K-content production capabilities.

• Expanding Investment in the Cultural Content Industry



Outstanding Investment Example in the Cultural Content Industry <Film Love Reset>

Examples	Investment in the <Love Reset> Film Produced by Studio OOOO
Background	Amidst the downturn in the film industry, the mid-budget film <Love Reset> faced significant difficulties in raising funds for production
Details	Although classified as a genre with lower audience appeal (romantic comedy), a comprehensive content value assessment led to the subsidy of ₩300 million in funding.
Outcomes	Buoyed by positive audience reviews, the film maintained the number one spot at the box office for three consecutive weeks (drawing in 2.16 million viewers, surpassing its break-even point of 1.6 million viewers).

2023 Credit Guarantee Fund-Supported "Cultural Content Hall of Fame"

• Project Investment Category •

<Film> Love Reset <Film> Noryang: Deadly Sea <Film> Exhuma <Musical> Next to Normal

• TV Category •

<Entertainment> Chosun Athletes <Entertainment> The Zone: Survival Mission <Entertainment> Naked History <Current Affairs & Cultural Show> Live Tonight

• Other Categories •

<Theater> Polly Pop <Webtoon> The Youngest of the Swordmaster Family <Music> Girl Group QUEENZ EYE 4th Mini Album <Game> Magic Craft

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives**
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:






Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Glocal Finance Initiatives

KODIT Hope! Contribution to Local Communities

By implementing open social contribution initiatives in line with the institution's identity, our goal is to realize the social value of the entire community. Our efforts focus on improving local environments, supporting the nurturing of children and youth, and encouraging continuous cooperation with related organizations. To enhance employee participation, we have established social contribution plans that promote voluntary participation from stakeholders through various programs.

• 2023 Key Social Contribution Activities

Social Contribution Activities	2023 Program Execution	Activity Photos
Love Meal Support for Hunger Prevention	<ul style="list-style-type: none"> Conducted meal delivery and sponsorship activities for vulnerable groups in the community to prevent hunger. Joint participation by management and labor in meal preparation and packaging, followed by visits to deliver meals to households in need within nearby apartments. 	
KODIT Together University Student Volunteer Group	<ul style="list-style-type: none"> Revitalized the 3rd KODIT Together University Student Volunteer Group (Finance) Provided kiosk and smart banking education for seniors and operated classes to prevent financial fraud (Academic Mentoring) Delivered academic tutoring to children from disadvantaged backgrounds (Environmental Volunteering) Organized local plogging activities and environmental protection campaigns 	
Local Children's Mecenat Activities	<ul style="list-style-type: none"> Provided events and materials for marginalized children and their families Sponsored a regional children's joint performance in cultural and artistic education programs and distributed supplies 	
Social Contribution Through Cooperation With Innovative City Public Institutions	<ul style="list-style-type: none"> Joint Christmas gift donations for disadvantaged children by public institutions in Daegu Innovation City Donated to support environmental education for local children 	
Good Cycling Campaign	<ul style="list-style-type: none"> Employees participated in donating reusable items to Goodwill stores, which provide employment opportunities for people with disabilities Delivered a total of 2,749 reusable items (1,191 in the first half and 1,558 in the second half) Contributed to carbon reduction and climate change response through material reuse and helped expand employment for people with disabilities 	

Direction of Social Contribution Activities
[Hope for Businesses, Warmth for Neighbors]

Happier

Overcoming Climate Crisis through Eco-friendly Management Practices

Warmer

Supporting Activities for Vulnerable Communities to Foster Regional Coexistence

More Transparent

Leading Cooperative Culture in Social Responsibility

Establishing and Operating a Nationwide Social Contribution Promotion System

Internal Organization



Hope KODIT Love Sharing Team, Hope KODIT Social Contribution Committee Head Office and Branches

External Network



Local Governments, including Daegu, Regional Welfare Centers, Private Social Welfare Organizations

Programs for Employee Participation in Fundraising

"One Person, One Charity Account Campaign"

(Voluntary Employee Donation Accumulation)

Angel Fund

(Accumulated funds used for domestic and international social contribution activities)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives**
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

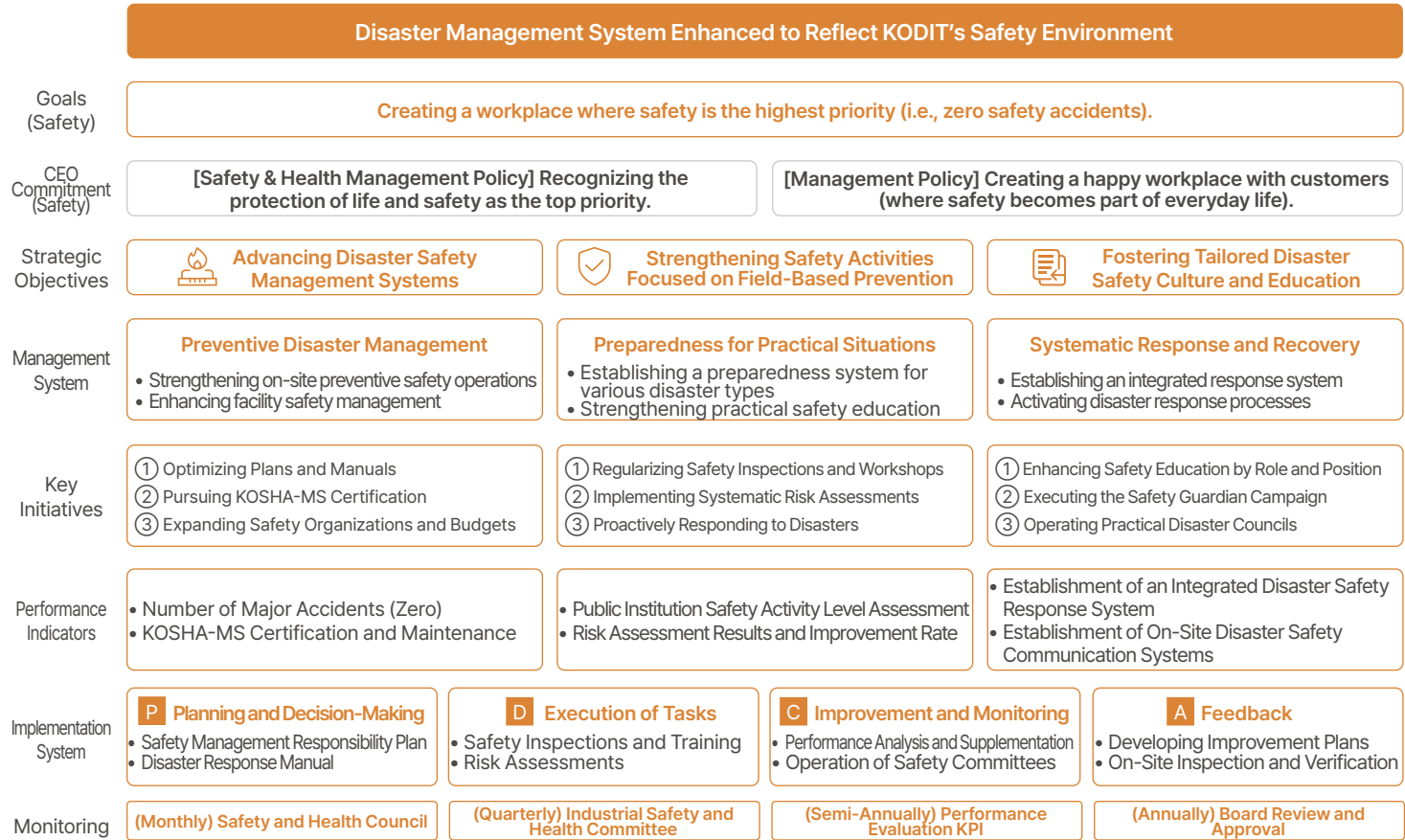
Disaster Safety Management System

Enhancing Disaster Safety Management Systems


To achieve a zero-accident workplace, in 2023, the Credit Guarantee Fund designated it as the inaugural year of disaster safety innovation. Organizational and budget expansions were made to establish a disaster safety system focused on field-based prevention practices. By enhancing the disaster management system that reflects the disaster safety environment and characteristics of the Credit Guarantee Fund - covering prevention, response, and recovery - the fund expanded its Korea Occupational Safety & Health Agency Management System (KOSHA-MS) certification and achieved a record of zero industrial accidents and safety incidents.

• KODIT-Type Disaster Safety Management System

The goal is to create a safe workplace where safety is the highest priority, with three main strategies: advancing the disaster safety management system, strengthening safety activities oriented towards on-site prevention practices, and establishing customized disaster safety culture education. Key practices include focusing on the implementation of safety and health management system certification, conducting systematic risk assessments, and proactively responding to disasters.



Maintaining Safety and Health Management System (KOSHA-MS) Certification



In 2023, 2 Locations Certified (Headquarters Maintained, Front-One Certified)



Occupational Accident Fatalities Zero



Safety-related Accidents Fatalities Zero

* Statistics: Based on the date of death approval

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Appendix

Inclusive Finance
Customer-Oriented Management
Co-Growth with SMEs
Global Finance Initiatives
Disaster Safety Management System
Sustainable Workplace

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Disaster Safety Management System

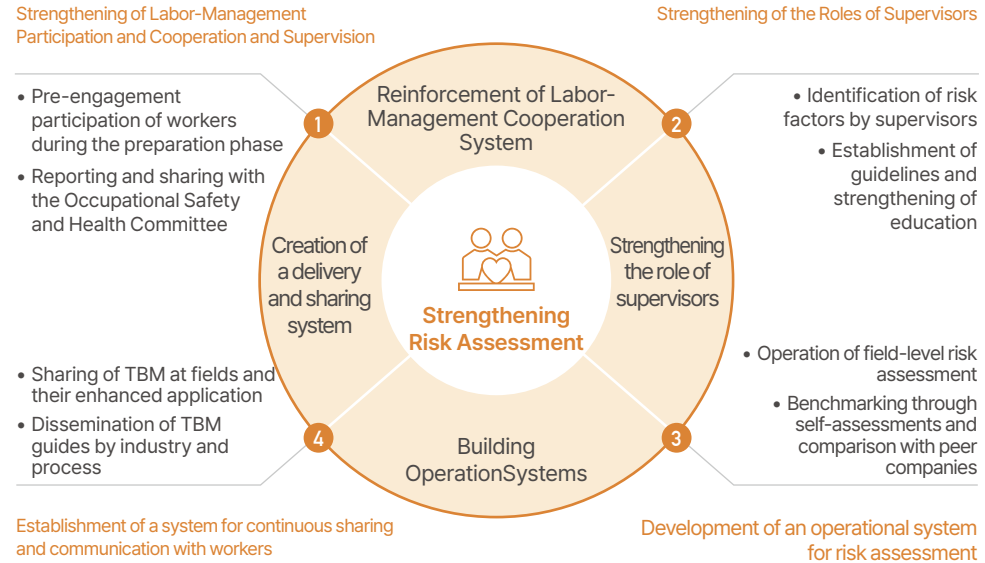
Strengthening Disaster Safety Activities Focused on Field-Based Prevention Practices

In order to enhance disaster safety response systems centered on field-based prevention practices, we have advanced our disaster safety management policy. Through the internalization of risk assessments at self-operated branches, we have reinforced self-regulatory prevention systems. Furthermore, by working with internal and external stakeholders, we have proactively strengthened disaster safety response capabilities, thereby promoting a safety culture oriented towards field operations.

• Advancement of Disaster Safety Management Policies

<p>Optimization of Disaster Safety Plans</p>	<ul style="list-style-type: none"> • Latest updates and documentation of disaster safety content <ul style="list-style-type: none"> - Concrete development of KODIT's Disaster Safety Bible and Safety Management Responsibility Plan - Comprehensive revision and documentation of the KODIT Disaster Response Field Action Manual - Preparation and documentation of KODIT's disaster mitigation activity plan
<p>Latest updates to disaster safety task manuals</p>	<ul style="list-style-type: none"> • Update of disaster safety operation manuals • Digitization of disaster-related documentation for safety work permits in contracts
<p>Amendment of safety management guidelines</p>	<ul style="list-style-type: none"> • reflecting changes in safety-related laws and government directives (May 2023) • Post-evaluation actions following the Ministry of Employment and Labor's Public Institution Safety Activity Level Assessment

• Establishment of a Self-Regulatory Prevention System (Branch Risk Assessments)



• Establishment of a Field-Oriented Participatory Response System

The disaster safety response system, which emphasizes field-based prevention and practice, has been developed and operated in cooperation with external stakeholders. To enable a sensitive response to weather alerts, a comprehensive disaster situation room has been established to serve as a control tower, and the proactive operation of the Disaster Safety Countermeasure Headquarters and the implementation of integrated fire evacuation drills with related agencies have been instituted. Furthermore, KODIT has launched the Cybersecurity Control Center to reinforce defenses against IT-related disasters, building a field-oriented response system to address potential cyber disasters.

Establishment and Operation of a Proactive Disaster Safety Response System

- Proactive Operation of the Disaster Safety Countermeasure Headquarters
- Establishment of the KODIT Comprehensive Disaster Situation Room within the Safety Management Office (May 2023)
- Development and utilization of safety mapstallored to each branch's characteristics



Regular inspections of firefighting facilities and equipment, along with evacuation drills

- Outsourcing the management of firefighting facilities at self-owned buildings to professional companies
- Comprehensive inspection and rectification of firefighting equipment, including fire extinguishers
- Mastery of integrated fire evacuation drills with relevant agencies, including local fire stations



Operation of the KODIT Cybersecurity Control Center

- Enhancing the prevention and response system against advanced cyber threats
- 24/7, year-round active defense against IT-related disasters

Opening of the center	Before	After
Threats shared	24	1,353
Actions taken	43	1,448

- Introduction
- ESG Approach
- ESG Report**
- Environmental**
- Social**
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Global Finance Initiatives
- Disaster Safety Management System**
- Sustainable Workplace
- Governance**
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Disaster Safety Management System

Enhancing Disaster Safety Management Expertise

The dedicated safety management organization within the Credit Guarantee Fund operates under the direct supervision of the Director of the Management Support Division. The Director of the Management Support Division serves as the person in charge of safety and health management, while the Head of Safety Management office is designated as the overall disaster safety management officer. Department heads and branch managers are designated as supervisors. In addition, to ensure the professional execution of disaster safety duties, the organization has hired certified experts and reinforced job-specific training for safety management personnel.

• Dedicated Safety Management Organization

A specialized safety management organization has been established under the direct supervision of the Director of the Management Support Division, with the aim of enhancing continuity in disaster safety operations.



• Revitalization of Safety Management Consultation

To strengthen the practical operation of safety-related consultative bodies, the Occupational Safety and Health Committee actively engages in innovative activities to identify and eliminate safety risks.

<p>Occupational Safety and Health Committee</p>	<ul style="list-style-type: none"> • Conducted quarterly <ul style="list-style-type: none"> - Amendment of safety management guidelines, - Establishment of an autonomous safety experience center, ensuring the disaster safety conditions at self-operated branches - Reporting on the Safety Management Responsibility Plan and follow-up on risk assessments
<p>Safety and Health Consultation Body</p>	<ul style="list-style-type: none"> • Monthly meetings of the permanent consultation body <ul style="list-style-type: none"> - Implementation of safety management recommendations, such as parking control at KODIT daycare centers - Periodic joint safety inspections, including weekly workplace tours and safety checks

• Enhancing the Competencies of the Safety Team

To improve the job performance capabilities of the safety team, specialized training was further provided to Safety Management Office personnel, and participation in the Daegu Regional Public Institution Safety Council allowed for the sharing of best practices and benchmarking with relevant agencies. Participation in various disaster safety workshops provided insight into disaster safety trends, and materials provided by the Korea Occupational Safety and Health Agency (KOSHA) were fully adopted in safety tasks.

Expansion of Specialized Safety Management Training

<p>Existing Safety and Health Manager (1 day)</p>	<p>Additional Risk Assessment (2 days) Corporate Disaster Reduction (5 days) KOSHA-MS (5 days)</p>
--	---

Conducting Benchmarking with Specialized Agencies

- Sharing of best practices in disaster safety and related information through the Daegu Regional Public Institution Safety Council (November 2023)
- Visits and obtain knowledge from institutions such as the Korea Trade Insurance Corporation, Korea Industrial Complex Corporation, and Korea Asset Management Corporation

Attendance at Disaster Safety Workshops

Hosted by the Korea Occupational Safety and Health Agency
Disaster Safety Culture Resolution Meeting (May 2023)

Hosted by the Ministry of the Interior and Safety
Public Sector Disaster Safety Workshop (September 2023)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
 - Social
- Inclusive Finance
 - Customer-Oriented Management
 - Co-Growth with SMEs
 - Glocal Finance Initiatives
 - Disaster Safety Management System**
 - Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

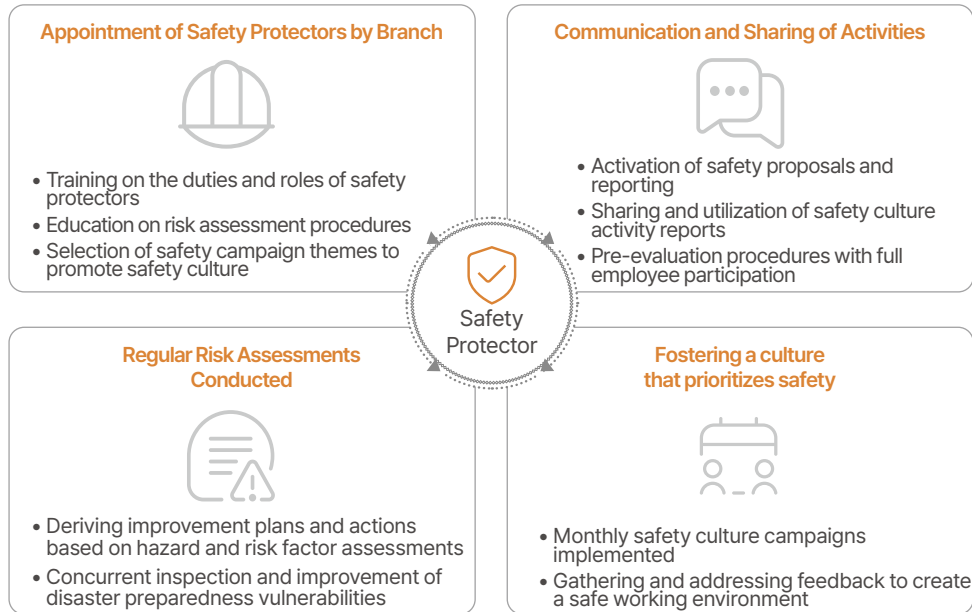
Disaster Safety Management System

Expansion of Safety Culture and Safety Education

To foster the dissemination of safety consciousness and culture, the Credit Guarantee Fund has expanded tailored safety education for employees and launched campaigns led by safety stewards, striving to achieve zero-incident workplaces.

• Establishment of Safety Culture Led by Safety Stewards

Safety stewards were appointed at each branch to lead safety culture initiatives. They completed risk assessment training and conducted campaigns to identify and address on-site risk factors through active engagement in safety steward activities.



• Raising Awareness of Disaster Safety (Reinforcement of Safety Education)

To create a safe daily life and workplace, the Credit Guarantee Fund expanded disaster safety job training and reinforced tailored education programs by rank and subject, alongside interactive learning.

Educational Activities	Activity Description	Performance Highlights
Disaster Safety Job Education Enhancements	Expanded disaster safety job education to enhance professional competence, including the implementation of disaster safety management workshops at self-operated branches.	Expanded risk assessment education for responsible personnel
Strengthened disaster safety education by rank and eligibility	Offered tailored programs for prospective department heads, team leaders, and new employees.	Training Conducted Twice Annually (August and October, 2023)
Strengthened autonomous and interactive learning programs	Implemented CPR and AED usage training, establishing an autonomous safety experience zone on the 4th floor of the headquarters (CPR animations and AED devices)	Expert instructors invited to provide specialized training on CPR and AED.
E-Learning for employee safety and health education	Implemented CPR and AED usage training, establishing an autonomous safety experience zone on the 4th floor of the headquarters (CPR animations and AED devices)	Two rounds of occupational safety and health education were provided.
Enhanced job-specific education for supervisors and others	Held supervisor training sessions for safety management at self-operated branches, expanded risk assessment education for safety protectors, and provided safety experience programs at specialized safety theme parks.	Training provided to 35 supervisors from self-operated branches.

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Appendix

- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System**
- Sustainable Workplace

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Sustainable Workplace

Establishing a Fair and Transparent Recruitment System

By implementing a fair and transparent recruitment process and expanding socially equitable hiring, we have contributed to the proliferation of a sustainable employment culture. Proactive information sharing has expanded opportunities for applicants, and improvements to the recruitment process have ensured fairness. Furthermore, adhering to the principle of blind recruitment and expanding preferential policies and special recruitment for vulnerable groups, we have achieved an increase in the hiring ratio of these groups.

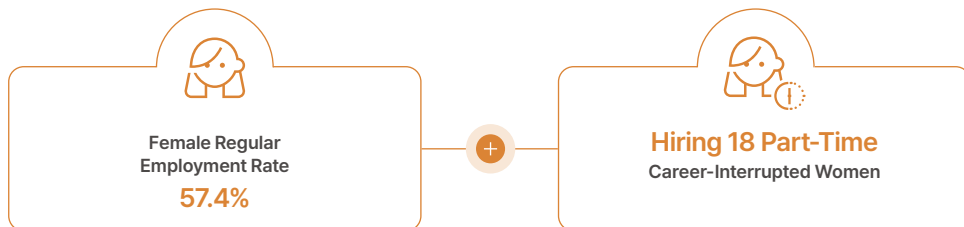
• Fair and Transparent Recruitment

Through analysis of internal and external employment environments and stakeholder feedback, a sustainable recruitment strategy was developed to broaden applicants' opportunities and improve hiring procedures for fairness. Proactive information sharing ensured transparency throughout the process.



• Expansion of Female Employment

To eliminate gender bias in the hiring of new employees, we ensured that over 50% of interviewers were women throughout the interview process. In addition, preferential points were given to women who had experienced career interruptions of six months or longer, ensuring a discrimination-free hiring system.



• Expansion of Socially Equitable Recruitment

We have strengthened employment diversity through the expansion of recruitment opportunities for high school graduates, regional talent, people with disabilities, and low-income individuals. In particular, by broadening preferential policies and establishing separate recruitment processes for employment-vulnerable groups, Our hiring culture fulfills our social responsibility.

Selection Category	Details	Key Metrics
High School Graduates	The recruitment quota for high school graduates was expanded, and blind recruitment principles were strictly adhered to. Consequently, six high school graduates were hired through general recruitment, achieving the highest high school graduate hiring rate in the past three years.	High School Graduate Recruitment Rate Unit: % Average Annual Growth Rate: 18.7% Bar chart showing rates for 2021 (8.3%), 2022 (8.5%), and 2023 (11.7%).
Regional Talent	The recruitment of long-term employees for regional positions was expanded, with recruitment areas widened and hiring fairs for relocated regions enhanced. This led to a record number of hires from non-metropolitan areas.	Recruitment of Regional Talent Unit: Persons Growth Rate: 18.6% Bar chart showing hires for 2022 (118) and 2023 (140).
People with Disabilities	A new recruitment process was introduced, with interview accommodations provided and training courses improved to increase the hiring of individuals with severe disabilities.	Hiring Individuals with Severe Disabilities Unit: Persons Growth Rate: 13.2% Bar chart showing hires for 2022 (91) and 2023 (103).
Other Vulnerable Groups	New recruitment programs for veterans and work experience, as well as internship preference points for low-income applicants, were introduced, expanding the hiring of vulnerable groups such as veterans, basic livelihood recipients, single-parent families, and multicultural households.	

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Global Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
 Website www.kodit.co.kr

Sustainable Workplace

Building a Sustainable Talent Development System

We are working to secure sustainable human resources capable of leading future new businesses by establishing a talent development system aligned with new business strategies, fostering financial professionals, and other talent. Furthermore, under the HRD vision of "Fostering Ambidextrous Talent to Lead Financial Innovation," we are focusing on strengthening tailored job training, cultivating experts in emerging growth areas, enhancing the innovative capabilities of all employees, and upgrading educational infrastructure.

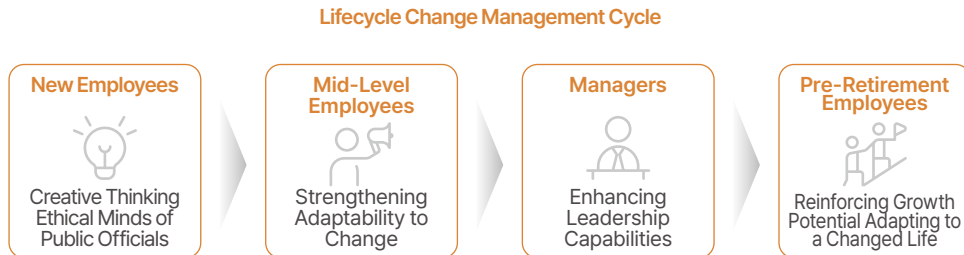
• Establishing a New Talent Development System

Under the HRD vision of "Fostering Ambidextrous Talent to Lead Financial Innovation," we are focusing on strengthening tailored job training, cultivating experts in emerging growth areas, enhancing the innovative capabilities of all employees, and upgrading educational infrastructure.



• Fostering Ambidextrous Talent

To enhance the innovative capabilities of all employees and nurture ambidextrous talent, we conducted "lifecycle change management education," offering tailored programs for every stage of employment, from new recruits to those nearing retirement.



• Cultivating Experts in Emerging Growth Industries

To foster innovation-driven talent, we have enhanced support for obtaining professional qualifications in six specialized fields and expanded education dispatch programs to facilitate the completion of various curricula, and common, advanced, and practical training courses were provided to nurture digital and convergence professionals.

Innovative Talent for Future New Businesses

Strengthening Qualification Acquisition

A total of 106 employees earned professional qualifications, including 33 experts in corporate restructuring and 18 certified credit analysts.

Digital and Convergence Talent

Comprehensive and Advanced Learning

Training for fundamental digital transformation (DX) skills was expanded, with an increased number of courses offered by specialized institutions on topics like digital finance.

Expanding education dispatch programs

Dispatched 7 for educational programs to institutions such as Seoul National University, KAIST, Korea University, Busan University, and Sogang University

Practical Learning

Practical training in basic digital audit skills (SQL, Python practical training)



- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
- Governance
 - Inclusive Finance
 - Customer-Oriented Management
 - Co-Growth with SMEs
 - Glocal Finance Initiatives
 - Disaster Safety Management System
 - Sustainable Workplace
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Sustainable Workplace

Enhancing Professional Training for Employees

To foster ambidextrous talent capable of leading financial innovation, we offer tailored job training courses by stage and function. Through job training programs, the development of financial education content, and the enhancement of educational infrastructure, we are expanding training opportunities for employees, cultivating their expertise in finance.

• Developing Financial Education Content

To reinforce the connectivity between our business support and financial education, we developed educational content reflecting our institutional characteristics. Unique content encouraged active communication with future customers, and to ensure the depth of financial education, we strengthened our cooperative network with the Financial Education Council and the Ministry of Economy and Finance.

• Fostering ESG Professionals

To support SMEs in diagnosing and consulting on ESG practices, we established a training system for cultivating ESG professionals. We focused on instilling foundational ESG supply chain mindsets, expanding educational curricula, and introducing specialized programs. Furthermore, we offered an internal instructor training program to provide ongoing ESG education to continuously enhance the professional skills of our employees.

• Smart Retirement Planning

To help employees actively adapt to post-retirement changes and set future life goals, we introduced the "Smart Wage Peak Preparation Program." Furthermore, we raised the support limit for voluntary capability development courses, introduced new competency enhancement training, and diversified reemployment support programs to bolster support for successful career transitions.

• Strengthening the Development of Female Employees

Efforts to foster female talent were pursued through tailored training programs for each job level. As a result, the highest-ever number of women were promoted to grade 3 positions, and the goal of appointing female managers was exceeded. Furthermore, to increase the appointment of female executives, we enhanced female leadership training, which led to the appointment of one female non-executive director in December 2023.

• Cultivating Experts in Emerging Growth Industries

In 2023, the focus was on fostering convergence-type talent, known as "π-shaped" professionals, to lead financial innovation. We have systematically nurtured talent capable of leading the "new normal" era to offer stage- and function-specific job training courses to bolster their expertise.

Category	Details
In-house Training	We have conducted in-house training sessions aimed at improving job-specific expertise and cultivating the necessary skills by job function and rank. This included leadership and change management training, ethics education, and sexual harassment prevention training through both in-person and cyber courses.
Outsourced Training	To strengthen expertise in specialized fields such as venture evaluation and digital innovation, and to acquire knowledge related to various job functions, we have utilized external educational institutions, such as universities, graduate schools, and the Korea Venture Capital Association.
Academic Training	In pursuit of nurturing core talent for the future and providing growth opportunities and motivation, we have partnered with domestic and international MBA programs and academic institutions to offer academic training.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Inclusive Finance
- Customer-Oriented Management
- Co-Growth with SMEs
- Glocal Finance Initiatives
- Disaster Safety Management System
- Sustainable Workplace**
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Sustainable Workplace


Strengthening Support for Work-Life Balance

We are operating a variety of work-life balance support systems to create a happy workplace where both employees and their families can thrive. To foster a self-directed work environment, we have expanded options for flexible working hours and supported Employee Assistance Programs (EAPs) to protect the health rights of employees. Furthermore, by operating tailored maternity protection systems for different stages, we have promoted a culture of shared childcare responsibilities among both men and women, resulting in the achievement of the Family-Friendly Company certification for 13 consecutive years.

• Promotion of Work-Life Balance Culture


Through improvements in the flexible work system, we have expanded options for choosing working hours and implemented health protection programs. In addition, by improving systems such as expanding eligibility for remote work applications, we have actively promoted a work culture that supports work-life balance while safeguarding employee health.

Compressed Workweek




The system has been overhauled to allow employees to design their work hours and freely choose days off between Monday and Friday.

Integrated Flexible Working Hours System




For employees working in remote locations, their right to choose working hours has been expanded, allowing them to flexibly determine their commuting hours within the available work-hour range.

Health Protection Programs

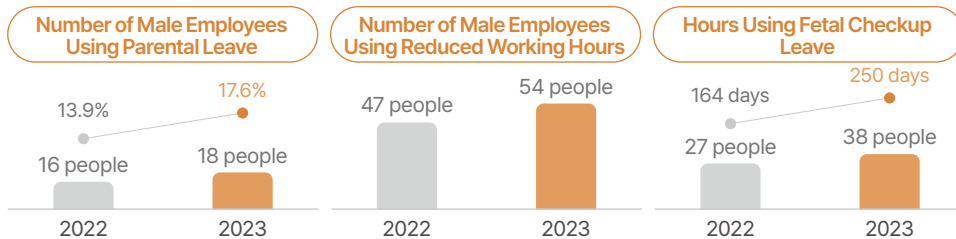


Through expert consultations, we measure and manage stress levels and have introduced wellness programs to protect the mental health of our employees.

Remote Work



We extended the scope of eligibility for remote work applications to protect health and safety. (applicable in cases of confirmed infectious diseases, human rights violations, or disasters).



• Customized Maternity Protection System

We run a tailored maternity protection system for various stages of pregnancy, childbirth, and childcare to support work-life balance. We have also improved convenience for using paternity leave and expanded male parental leave and reduced working hours for parents.

Preg-nancy	Infertility Treatment	Employees undergoing infertility treatment are allowed to take 1 to 4 days of leave per treatment procedure, with infertility or sterility leave of up to two years available.
	Fetal Checkups	Leave is granted for fetal checkups during pregnancy.
	Medical Expenses	One-time financial support for fetal checkups during pregnancy (₩400,000).
	Reduced Working Hours	During pregnancy, employees are entitled to reduce their daily work hours by two hours.
	Parental Leave	Parental leave is available during pregnancy to protect the mother and fetus.
Child-birth	Parental Leave	Up to 3 years per child, with the period counting toward years of service and promotion eligibility.
	Reduced Working Hours I	Four hours of work per day (can be used instead of parental leave).
	Reduced Working Hours II	Two hours of reduced work time per day for up to 36 months for children under the age of eight.
	Childcare Leave	Up to two days per year for school events or medical appointments, with an additional day per child starting with the second.
	Daycare Center	Operation of an on-site daycare center at the Daegu headquarters
Child-rear-ing	Miscarriage/Stillbirth Leave	10 to 90 days of leave depending on the pregnancy period
	Childbirth Leave	90 days for the mother and 10 days (15 days for multiple births) for the spouse, to be used before and after childbirth
	Childbirth Allowance	₩700,000 awarded upon childbirth

- Introduction
- ESG Approach
- ESG Report
- Environmental
Social
- Governance
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

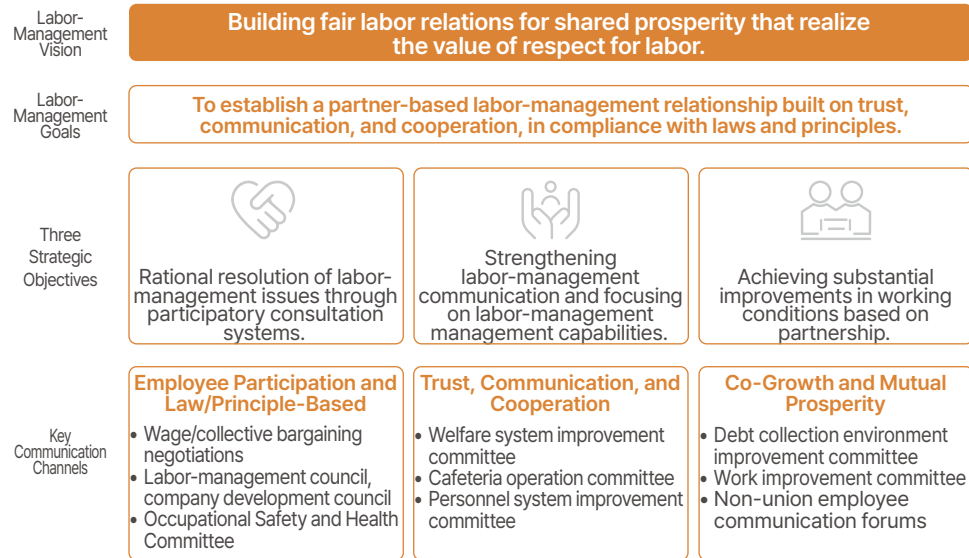
Sustainable Workplace

Establishing Fair Labor Relations for Shared Prosperity

In order to cultivate a partnership-based labor-management relationship, we have established a vision and strategic framework for fair labor relations for shared prosperity and continue to extend a culture of cooperative and inclusive employment. Furthermore, to build a relationship of mutual understanding and trust, we operate tailored consultation systems for HR and labor issues, establishing a labor-management relationship oriented towards trust, communication, and cooperation.

• Strategic Framework for Fair Labor Relations for Shared Prosperity

To establish labor-management relations that align with internal and external environmental changes and leadership, we have defined the vision of "Establishing Fair Labor Relations for Shared Prosperity that Realize the Value of Respect for Labor."



• Tailored Communication Channels for Each Issue

We have established employee-participation-based communication channels to improve working conditions and support systems. By actively engaging major consultation bodies, we have identified pressing field-based issues and worked to tackle them.

Communication Areas	Key Labor-Management Issues	Key Communication Channels (Consultation Bodies)	Major Issues of 2023 (Improvements Made)
Improving Working Conditions	Working Systems	Labor-management council	Improvement in the Compressed Workweek and Other Flexible Work Systems
	Working Conditions	Work improvement committee	Improvement in the Working Conditions for Non-Regular Employees
	Work Efficiency	Working Innovation Promotion Council	Identification and improvement of inefficient work practices.
Improving Support Systems	Maternity Protection	Field advisory groups for each business division.	Improvement of Spousal Paternity Leave System and Strengthening Support for Work-Life Balance
	Welfare System	Welfare system improvement committee	Promotion of Remote Studio-Type Joint Housing
	Cafeteria	Cafeteria operation committee	Measures to Improve the Quality of Meals in the Cafeteria

Spread of a Culture of Coexistent and Inclusive Employment

To improve the treatment of employees on permanent contracts and those working for subsidiaries, and to alleviate feelings of isolation while boosting morale, we have devised various activities, including the awards of honorary plaques.

Efforts to Enhance Communication

By running communication channels that focus on field-based engagement, we aim to promptly resolve labor-management issues. Tailored communication channels have been established for different job categories, duties, and generations to foster mutual understanding and prevent conflicts in advance.

Support for Union Activities

Through the time-off system, we ensure the right to union activities, actively supporting union operations within the legal framework, thereby contributing to the establishment of a fair and rational labor-management relationship.

- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Inclusive Finance
 - Customer-Oriented Management
 - Co-Growth with SMEs
 - Glocal Finance Initiatives
 - Disaster Safety Management System
 - Sustainable Workplace**
 - Governance
 - Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

GOVERNANCE



Contents

- G1 Governance
- G2 Enhancement of the Ethical Management System
- G3 Spread of Financial Data
- G4 Integrated Risk Management
- G5 Information security

Governance Report

The reporting issues in the Governance sector consist of 5 main categories and 15 subcategories, and the performance is reported by linking the results of the 2023 selection of Material issues for sustainable management with the ESG management strategy.

No.	Reporting Issues	Items Reported	ESG Material Issues		Link with ESG Management Strategy	UN-SDGs
G1	Governance	Strengthening CEO Leadership and Responsible Management	general	Activate and strengthen the expertise of the board of directors	1.3 Upgrade the management control system	
		Enhancing Board Functionality and Expertise	general	Activate and strengthen the expertise of the board of directors		
		The Future-Shaping Innovation Leaders, The Youth Board "Cheongchun Eoram"	general	Activate and strengthen the expertise of the board of directors		
G2	Enhancement of the Ethical Management System	Advancing the Ethical Management Framework	Material	Strengthen the Compliance and Ethical Management System	1.3 Upgrade the management control system	
		Ethical Risk Management	Material	Strengthen the Compliance and Ethical Management System		
		Internalization of Ethical Management	Material	Strengthen the Compliance and Ethical Management System		
		Spread of a Culture of Integrity and Ethics	Material	Strengthen the Compliance and Ethical Management System		
G3	Spread of Financial Data	Leading Financial Innovation Through the BASA Platform	Core	Facilitate digital transformation of financial infrastructure.	3.1 Innovate infrastructure based on data	 
		Activation of the Data Economy	Core	Open up financial (corporate) data.		
		Leading Transparent Information Disclosure	Material	Promote ESG Information Disclosure		
G4	Integrated Risk Management	Advanced Integrated Risk Management System	Core	Manage financial risks	1.3 Upgrade the management control system	
		Internal Control System Establishment	Material	Enhance internal control systems		
		Digital-Based Default Risk and Risk Response	Core	Manage financial risks		
G5	Information Security	Enhancing the Information Security System	Material	Strengthen Information Security Systems	3.1 Innovate infrastructure based on data	
		Strengthening Information Security	Material	Strengthen Information Security Systems		

* Refer to Related Information: ESG Management Strategy (P.16) / ESG Material Issues (P.22~23)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance**
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management
- Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

Governance

Strengthening CEO Leadership and Responsible Management

With the continued instability of global politics and economics intensifying the uncertainty of the global business environment, a shift towards a forward-looking business structure is required for sustainable growth. The Credit Guarantee Fund has declared a new vision, actively responding to changes in the external environment while implementing responsible management by reinforcing performance accountability for the CEO and the management team to achieve sustainable innovation-driven growth.

• Efforts to Promote Responsible Management

CEO's Commitment and What the Future Holds

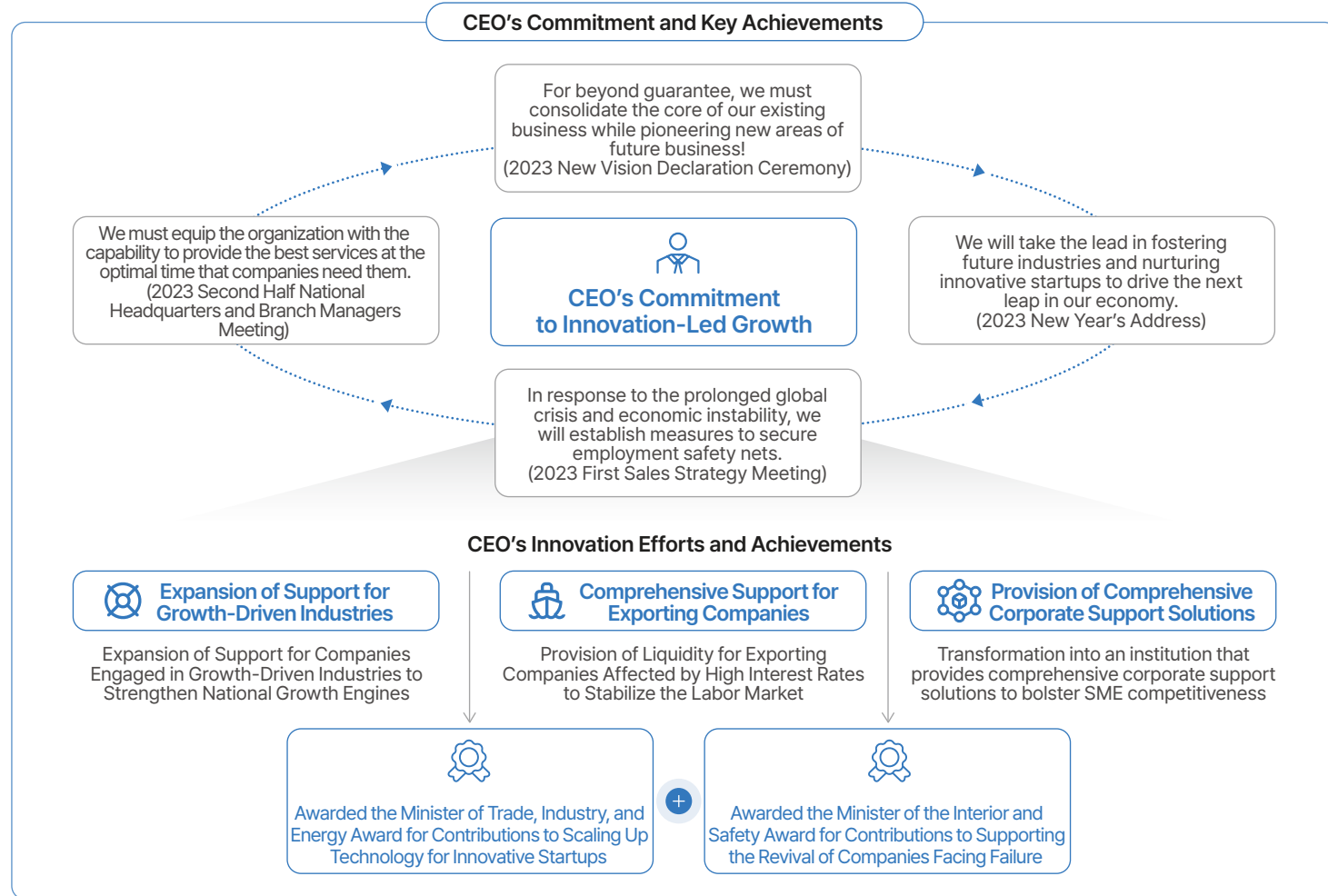
The CEO has declared, "Beyond guarantee, we must consolidate the core of our existing business while pioneering new areas of future business." Based on this innovative drive, the fund has redefined its future sustainability vision by building a customer-oriented foundation for innovation-led growth, establishing a sustainable cooperative ecosystem, and leading hyper-connected innovative financial services. This commitment has been incorporated into mid- to long-term management goals, with a strong push towards driving innovation-led growth and leading ESG management.

Strengthening Executive Performance Accountability

In line with the new vision and strategic goals, the establishment of appropriate management contracts has been emphasized, with the introduction of new autonomous tasks, thereby strengthening the accountability of the CEO and management. Challenging performance targets were set, reflecting the CEO's commitment to achieving management objectives, with annual performance goals raised by 10% each year to drive the company's growth potential.

Efforts and Achievements in Meeting Management Contract Goals

Under the CEO's vision for innovation-driven growth, the fund has expanded support for growth industries, provided comprehensive support for exporting companies, and enhanced corporate support solutions. As a result of these efforts, we received the Minister of Trade, Industry, and Energy Award for our contributions to scaling up technology for innovative startups and the Minister of the Interior and Safety Award for our efforts in supporting companies at risk of failure in making a fresh start.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

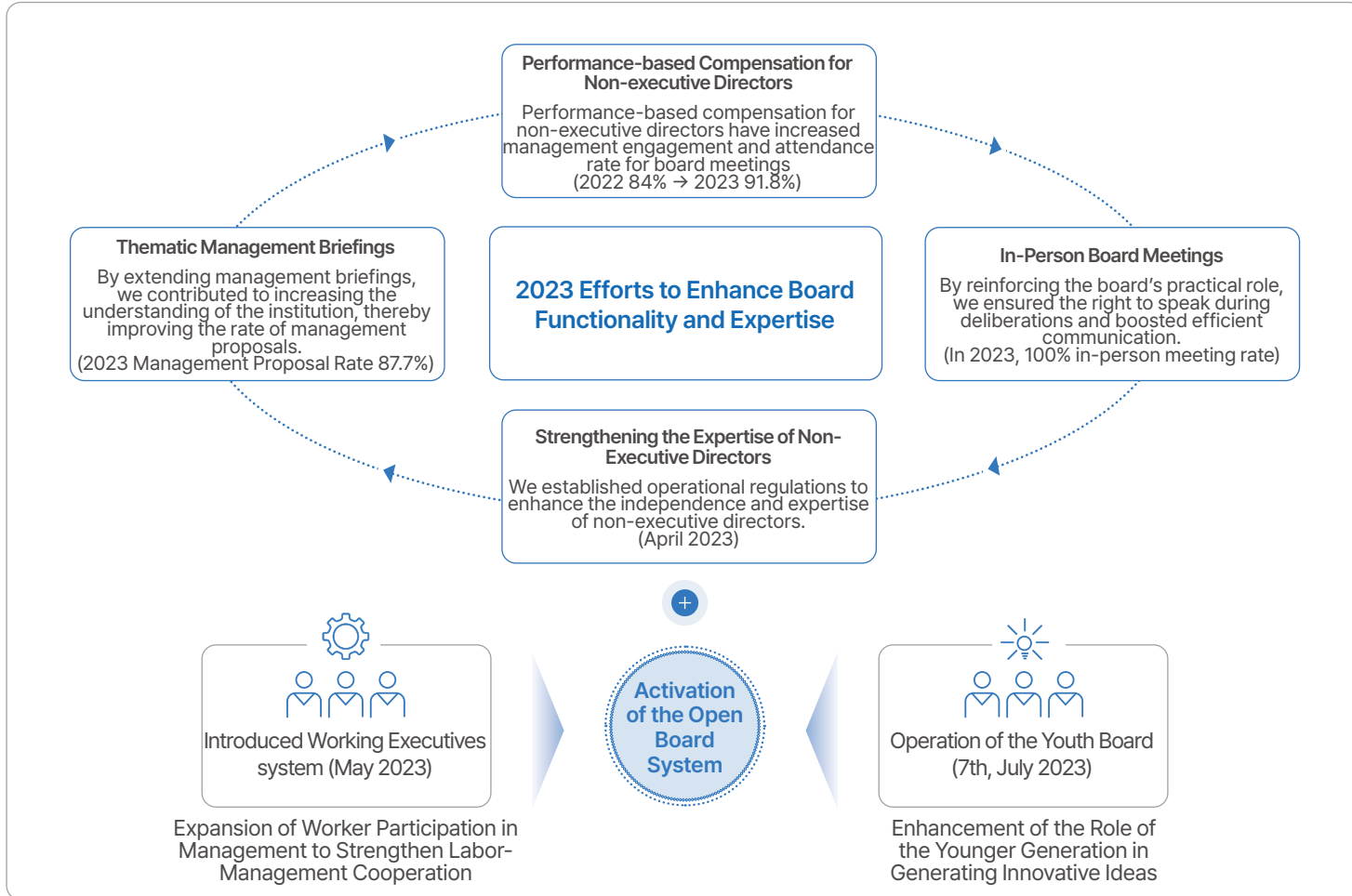
Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Governance

Enhancing Board Functionality and Expertise

To enhance the functionality and expertise of the board, we have established operational regulations to improve the participation rate and expertise of non-executive directors by building a link between their compensation and their attendance. We have also ensured efficient communication by holding 100% in-person board meetings and thematic management briefings. In addition, we introduced the labor director system (May 2023) to encourage worker participation in management and increased engagement with the younger generation through a Youth Board.

• Efforts and Achievements to Enhance Board Functionality and Operations in 2023



Board Operational Achievements

Board Meetings and Agenda Processing

Category		2021	2022	2023
Board Meeting	Written	10	2	-
	In-person	5	15	11
	Total	15	17	11
Agenda Review	Matters for Resolution	38	53	42
	Matters for Report	20	21	22
	Total	58	74	64

Pre-Agenda Briefing

Category		2022	2023
Pre-Agenda Briefing	Non-Executive Directors	12	9
	Executive Directors	8	8
	Total	20	17

Operation of the Labor Director System

Category		2023
Management Participation of Labor Director System	Attendance in Board Meetings	8
	Expression of Opinions	8
	Operational Improvements	3
	Worker Representation	5

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance**
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

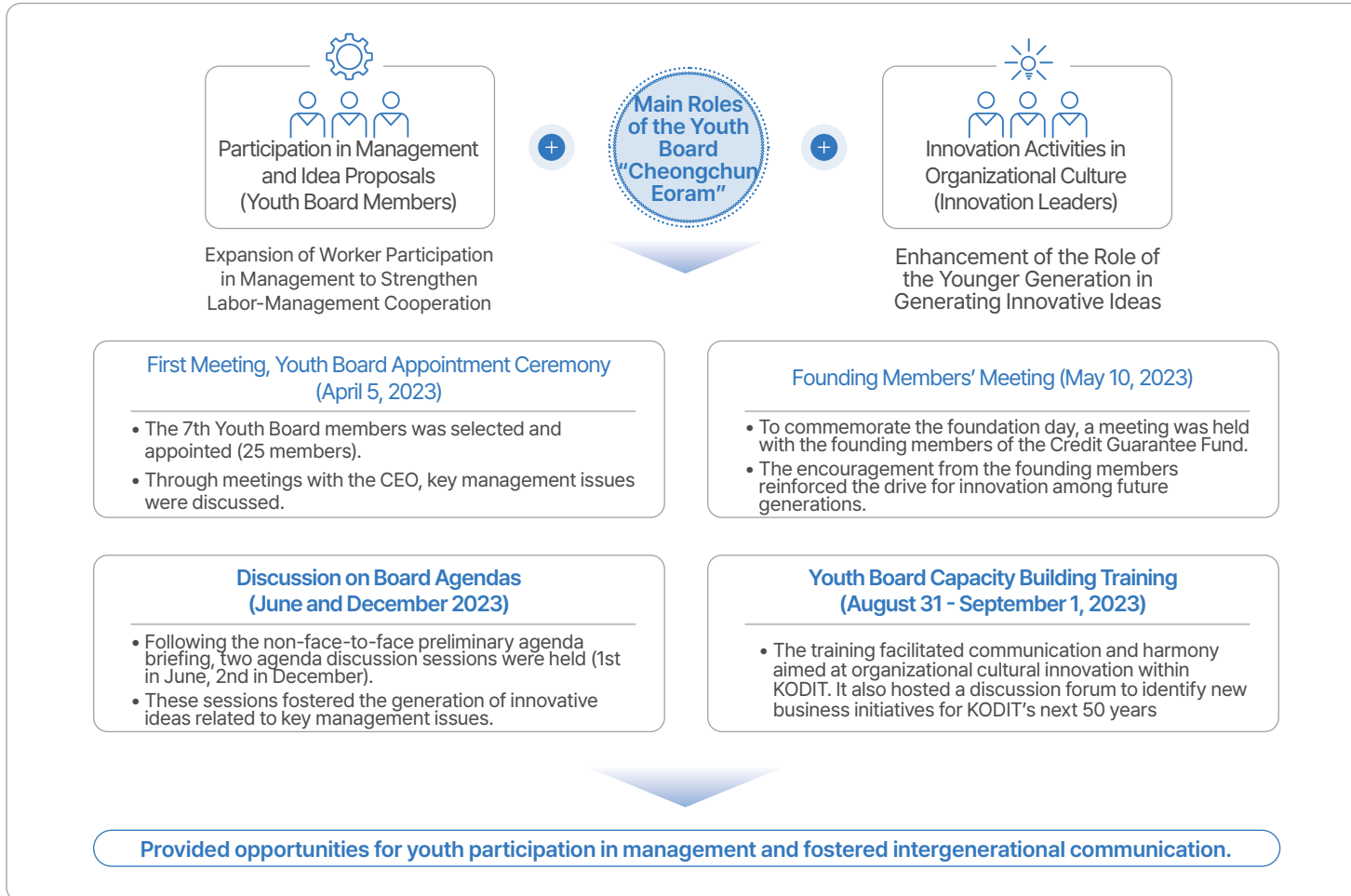
Website www.kodit.co.kr

Governance

The Future-Shaping Innovation Leaders, The Youth Board "Cheongchun Eoram"

To listen to the voices of the younger generation and identify future-oriented management tasks, we appointed the 7th Youth Board "Cheongchun Eoram" and held semi-annual agenda discussion forums with the CEO and young employees. By conducting actual board agenda discussions, we are gradually expanding opportunities for the younger generation to participate in management.

• Key Activities of the 2023 7th Youth Board "Cheongchun Eoram"



2023 Youth Board Highlights



The 7th Youth Board "Cheongchun Eoram" Appointment Ceremony (April 5, 2023)



Youth Board Agenda Discussion Forum (December 2023)



Youth Board Capacity Building Training(August 31 to September 1, 2023)

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

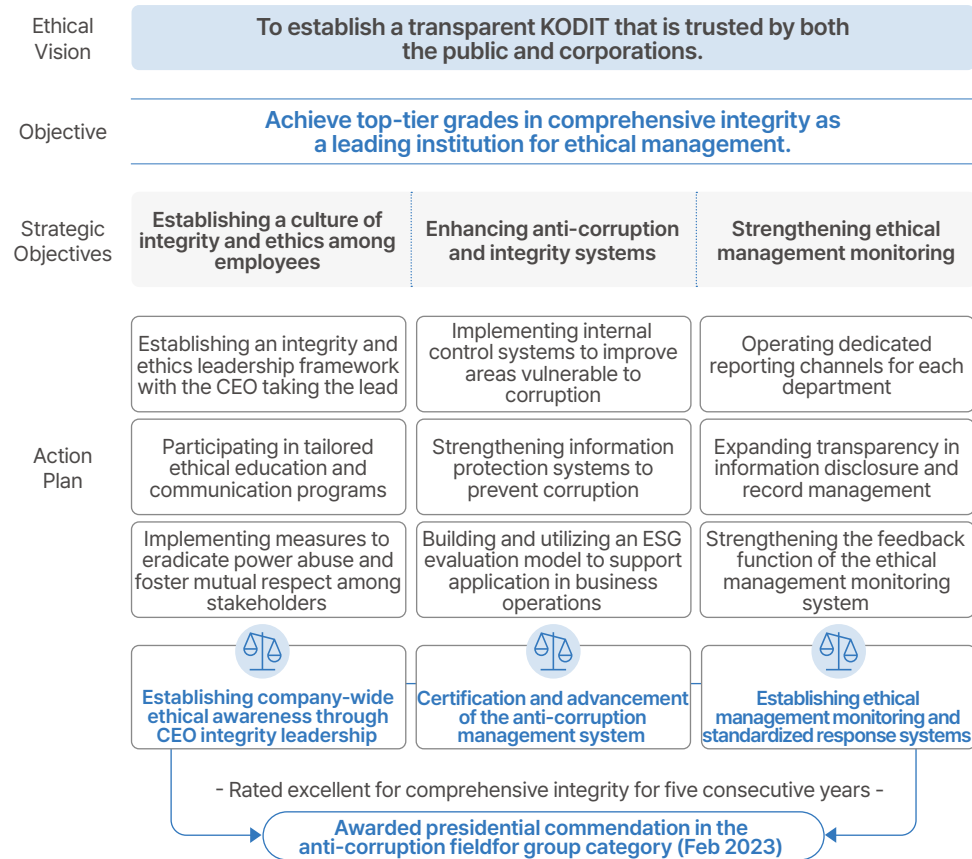
Enhancement of the Ethical Management System

Advancing the Ethical Management Framework

Based on the strong integrity leadership of the management team, we have established a corruption-free and transparent policy financing institution. By enhancing the ethical management strategic framework, expanding the ethical management organization, and obtaining the Anti-Bribery Management System (ABMS) certification, we have implemented an ethical management system that meets global standards.

• Ethical Management Strategic Framework

To realize a trustworthy and transparent KODIT, we have restructured the ethical management strategy and implementation framework. With three key strategies and nine implementation tasks, we established an internal foundation for action, appointing the Chairperson as the Chief Officer responsible for leading the ethical and integrity management efforts.



• Strengthening Integrity Leadership among Management

The management actively strengthens fairness and transparency through various internal and external channels to firmly establish ethical management and public sector discipline. Their firm stance on anti-corruption and integrity is clearly communicated both internally and externally.



“We must strive to create an impeccable organization where ethics are concerned, equipped with fair business practices and robust internal controls, raising our standards of integrity.”
(From the 2023 New Year Address)



• Anti-corruption management system certification

By obtaining the anti-corruption management system (ISO 37001) certification and training 36 internal auditors (as of 2023), we are preventing corruption risks in advance



- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Governance
- Governance
 - Enhancement of the Ethical Management System**
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

Enhancement of the Ethical Management System

Ethical Risk Management

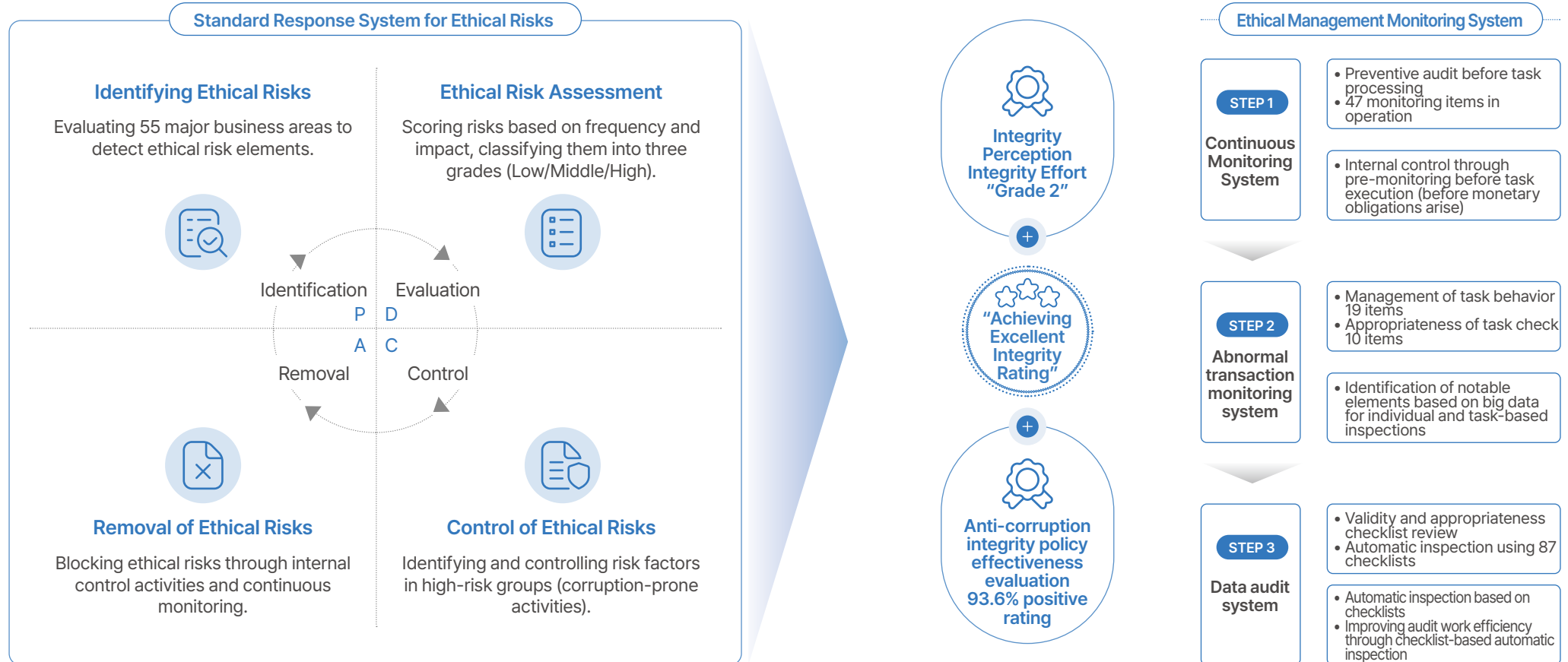
To proactively address ethical risks, we have established a standard response system for ethical management and enhanced the continuous monitoring system for self-assessment of ethical practices. As a result, we received an excellent rating (Grade 2) in the 2023 Comprehensive Integrity Assessment by the Anti-Corruption and Civil Rights Commission, with approximately 93.6% of internal employees providing positive feedback on the effectiveness of the anti-corruption and integrity policies.

• Standard Response System for Ethical Risks

Based on the ethical management standard model, we have developed a standardized response system that identifies ethical risks in advance and detects and improves potential risk factors. For corruption-prone factors, we have implemented proactive control measures, and we remain committed to ongoing self-regulation efforts through continuous monitoring.

• Ethical Management Monitoring

We have enhanced our ethical management monitoring system, including continuous ethical risk management, abnormal transaction monitoring, and data audits.



- Introduction
- ESG Approach
- ESG Report
- Environmental
 - Social
 - Governance
- Governance
 - Enhancement of the Ethical Management System**
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:



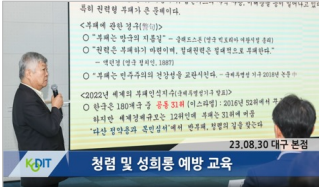




Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Enhancement of the Ethical Management System

Internalization of Ethical Management


To establish a strong ethical awareness across the organization, we have expanded the implementation of customized integrity and ethics education programs. Ethical education is provided throughout the employee lifecycle, from entry to retirement, while employee participation and communication programs, such as anti-corruption contests and mutual respect initiatives, help spread a culture of ethical practice.

• Customized Integrity and Ethics Education Programs

 <p>Lifecycle-Based Training</p>	<p>We conduct anti-corruption and integrity education tailored to each career stage, from onboarding to retirement, to foster ethical awareness.</p>	<ul style="list-style-type: none"> (New Employees) In-person education on anti-corruption and integrity (Promoted Employees) Anti-corruption training for newly promoted staff (Executives) In-person training for executives and department heads (Retiring Employees) Training on the Public Official Ethics Act (post-retirement conduct restrictions) 	<p>청렴행동실천기준 [제4장 21조 1항] 임직원은 매년 5시간 이상의 청렴교육을 이수하여야 한다</p> <p>청렴마일리지 평가항목 및 배점표</p> <table border="1"> <thead> <tr> <th>분 야</th> <th>평가 항목</th> <th>세부 평가기준</th> <th>배점</th> </tr> </thead> <tbody> <tr> <td rowspan="2">청렴교육</td> <td>집합교육</td> <td>교육 이수</td> <td>5</td> </tr> <tr> <td>사이버 청렴교육</td> <td>교육 이수</td> <td>3</td> </tr> </tbody> </table>	분 야	평가 항목	세부 평가기준	배점	청렴교육	집합교육	교육 이수	5	사이버 청렴교육	교육 이수	3
분 야	평가 항목	세부 평가기준	배점											
청렴교육	집합교육	교육 이수	5											
	사이버 청렴교육	교육 이수	3											
 <p>Job-Specific Training</p>	<p>Education programs are tailored to reflect the different ethical risks of each role, with a focus on managing corruption-prone personnel. We also foster internal anti-corruption experts to contribute to spreading the culture of integrity.</p>	<ul style="list-style-type: none"> (Managers) Training for regional office managers (Finance/Budget Departments) Training for those in corruption-prone areas (ISO 37001) Training and certification for internal auditors (Ethics Officers) Internal instructor development programs 												
 <p>Employee Participation Programs</p>	<p>Employees actively participate in programs that improve understanding and foster empathy for ethics, helping to establish a sense of ownership in promoting ethical management at KODIT.</p>	<ul style="list-style-type: none"> (Ethics Slogan) 57 entries → 8 awards (Ethics Quiz) 100% participation by all employees (Mutual Respect Comments) 209 employees participated 												
 <p>Employee Communication Programs</p>	<p>We have developed systems and programs that facilitate communication on human rights and ethical issues, helping to foster a culture of mutual respect among employees.</p>	<ul style="list-style-type: none"> (Internal Auditors) Increased from 30 to 36 (HARMONY) Idea contest for promoting mutual respect (Human Rights and Ethics Guardians) Designation of grievance counselors 												

Category	Score
Applicability of cooperation	90.0 points
Satisfaction	91.2 points
Suitability of purpose	92.1 points
Organizational culture	91.3 points

*Average of all respondents who answered "Strongly agree" or "Agree"



Anti-Corruption Policy Effectiveness Evaluation Score

82.4 points
(16.3 points higher than other institutions)

- Introduction
- ESG Approach
- ESG Report
- Environmental
- Social
- Governance
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management
- Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Enhancement of the Ethical Management System

Spread of a Culture of Integrity and Ethics

To promote the spread of ethical management among external stakeholders such as subsidiaries, private companies, and public institutions, we have established a cooperative partnership. Furthermore, we are boosting internal employees' capacity for ethical practice by reinforcing mutual respect and human rights awareness to prevent workplace harassment and human rights violations.

External Expansion of a Culture of Integrity and Ethics

Fostering a Culture of Mutual Growth and Value Creation with Subsidiaries

Campaigns and Training Programs to Promote a Culture of Ethical Management

- Training for subsidiaries on conflict of interest prevention laws
- Training for subsidiaries on technology protection



KODIT is taking the initiative to enhance the awareness and respect for integrity and human rights among subsidiary employees responsible for operations through training programs on integrity, human rights, and related topics, while simultaneously aiming to strengthen their professional capacities to cultivate a culture of ethical management with subsidiaries. As a result of such efforts, the number of reported cases of conflicts of interest and abusive practices from subsidiaries in 2023 was successfully reduced to zero.

Spreading Ethical Management in Private Companies

Introducing ESG competency evaluation criteria in guarantee reviews and providing integrity consulting.

- Selection of ESG Excellent Companies During Guarantee Reviews
- Support for integrity and ethics education for private companies
- Providing Integrity Consulting to Small and Medium-Sized Enterprises (SMEs)

Governance Evaluation Elements Enhancement for Guarantee Screening			
Ethical Management Diagnostics	Compliance Management	ESG Information Disclosure	
Board of Directors	Audit Committee	Affiliate Transactions	Shareholder Rights
ESG Management Capability Ratings			
Grade I Excellent	Grade II Outstanding	Grade III Average	Grade IV Inadequate

Preferential Guarantee Support for Excellent ESG Companies

To encourage the improvement of corporate governance and the spread of ethical management in the private sector, we evaluate corporate governance elements such as ethical management and anti-corruption efforts during guarantee reviews. We provide preferential ESG guarantees to excellent companies, contributing to the spread of ethical management in the private sector.

Innovation City Conflict of Interest Prevention Advisory Committee

Managing the Conflict of Interest Prevention Advisory Committee, consisting of public institutions in Daegu Innovation City

- Sharing Past Year Conflict of Interest Management Results and Plans for the Year in Innovation City Public Institutions
- Discussing Vulnerable Areas and Improvement Plans by Institution



To manage conflicts of interest and strengthen preemptive anti-corruption efforts, we have established the Conflict of Interest Prevention Advisory Committee, comprising six public institutions in Daegu Innovation City. We will continue to strengthen our cooperation with local public institutions.

Internal Expansion of a Culture of Integrity and Ethics

Strengthening Mutual Respect and Human Rights Awareness Among Employees

Providing Education and Promotion on Relief Procedures

Posting Micro-learning Data



Efforts to Prevent Secondary Victimization

Raising Awareness Through Webtoon Series



Mutual Respect Campaign

Spreading a Culture of Mutual Respect in the Workplace



Distribution of Human Rights Card News

Prevention of Workplace Harassment



- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Governance
 - Governance
 - Enhancement of the Ethical Management System**
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

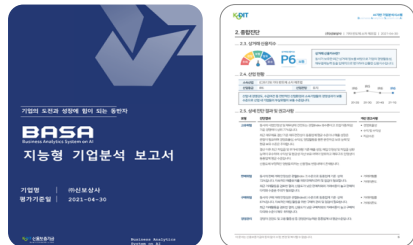
Spread of Financial Data

Leading Financial Innovation Through the BASA Platform

Leveraging a corporate information database (DB) accumulated over 48 years and corporate analysis know-how, the Korea Credit Guarantee Fund (KODIT) has built the Business Analytics System on AI (BASA) portal. By serving as a comprehensive business support solution provider, KODIT contributes to the activation of the data economy and strengthens the competitiveness of small and medium-sized enterprises (SMEs).



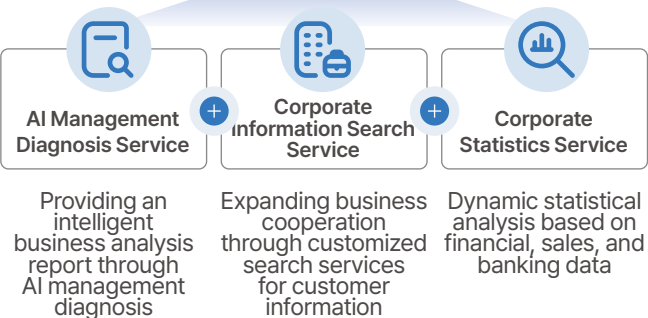
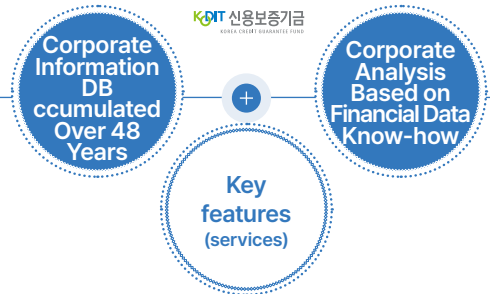
- Intelligent Business Analysis Report -



What Is BASA, the AI-Based Business Analytics Solution?



KODIT has combined its 48 years of accumulated corporate information DB and corporate analysis expertise with big data and artificial intelligence (AI) technology to create the country's largest corporate data platform.



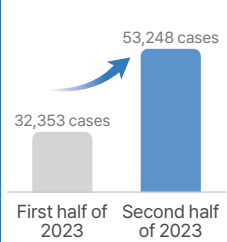
Examples of BASA Application

- Used for meeting materials during monthly closing
- Adjusting transaction volume based on customer ratings
- Using business analysis reports as external evaluation materials

BASA Service Fees

Service	Price
AI Management Diagnosis Management Diagnosis	Free
Corporate Information Search	SMEs (₩100,000 per month) Other private companies (₩450,000)
Corporate statistics	Free

BASA platform access performance



BASA operational performance

Customers	Operational performance
SMEs	Providing total solutions, from business innovation to commercialization funding support in the form of KODIT-type solutions Comprehensive support for data commercialization Supplied 160,000 data records to 7 companies
Financial institutions	Kidot data meets bank platforms to enhance the quality of corporate financial services Enhancing the completeness of corporate financial services Supported 90 companies with ₩47.6 billion
Public institutions	Making it easier for companies to apply for public projects and faster for institutions to provide support! Enhancing the efficiency of public projects Improving customer convenience, work efficiency, and policy reliability 52% increase in the number of companies applying for management diagnosis
Local Government	For the first time in the country, establishing a foundation for regional industrial growth and self-sustaining community development through data collaboration with local governments Establishing the foundation for regional industrial growth Creating an ecosystem for management support and data distribution Provided ₩5 billion guarantees to 6 companies, supported with ₩11.3 billion

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management
- Information Security
- Appendix

Spread of Financial Data

Activation of the Data Economy

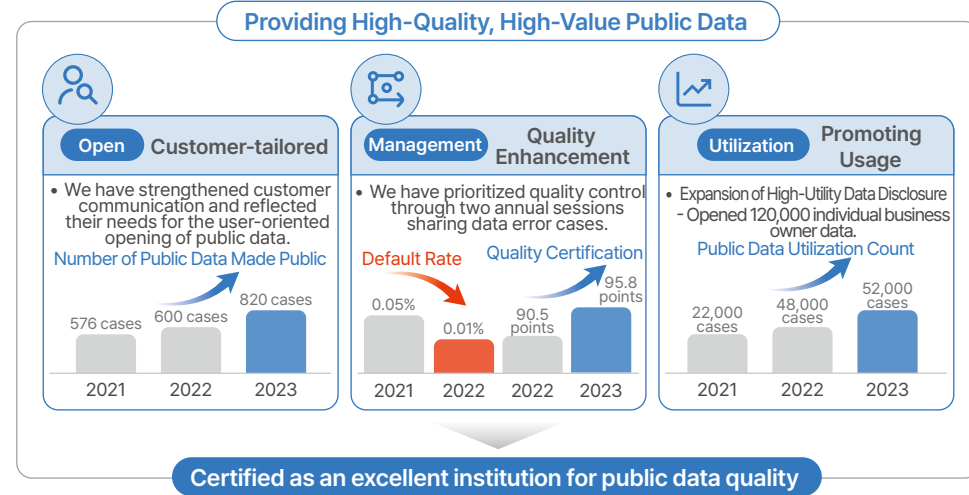
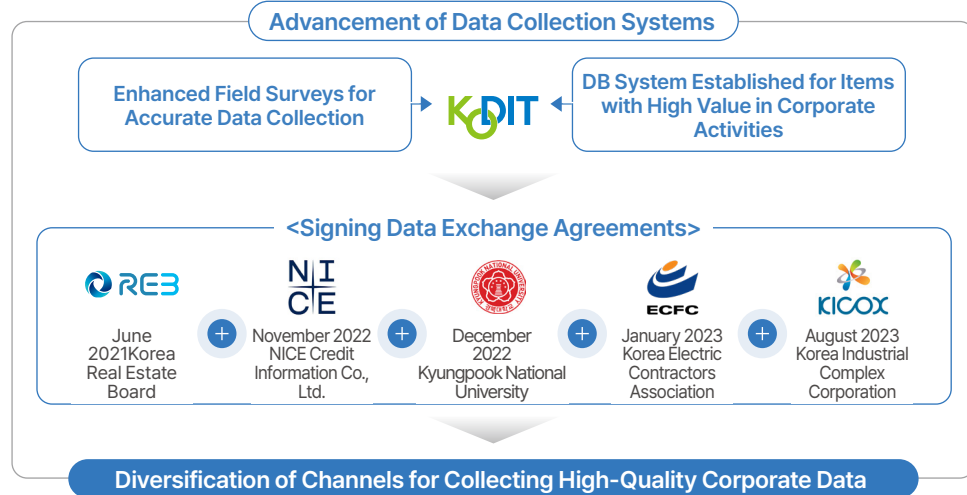
Through the establishment of the BASA platform and the promotion of public-private data exchange, KODIT has achieved the highest rating in data operation assessments for four consecutive years. We received the Presidential Award for contributions to the advancement of the data industry in 2023.

• Promotion of Public-Private Data Exchange

Internally, we have enhanced the data collection system by establishing a DB system for highly valuable items in corporate activities and conducting corporate field surveys. Externally, we have signed data exchange agreements with relevant institutions to secure high-quality corporate data.

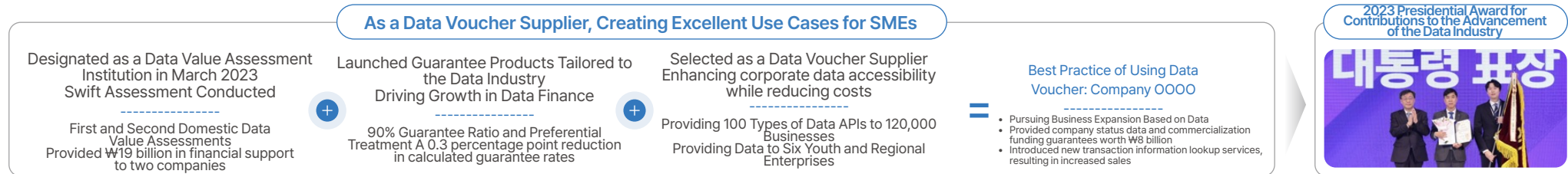
• Expansion of High-Value Data Disclosure

Reflecting customer needs, we have expanded the disclosure of high-value public data tailored to customers, helping SMEs strengthen their management capabilities and grow by providing highly useful, high-quality data.



• Awarded the Presidential Award for contributions to the advancement of the data industry.

As a data voucher supplier, we provide data business services that help the creation of innovative business models for private enterprises. In March 2023, we were designated as the first domestic data value assessment institution. We not only performed data value assessments but also launched a series of guarantee products related to the data industry. In recognition of our contributions to enhancing the competitiveness of the domestic data industry through the opening of high-quality corporate data, we were awarded the Presidential Award for contributions to the advancement of the data industry in 2023.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data**
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Spread of Financial Data

Leading Transparent Information Disclosure

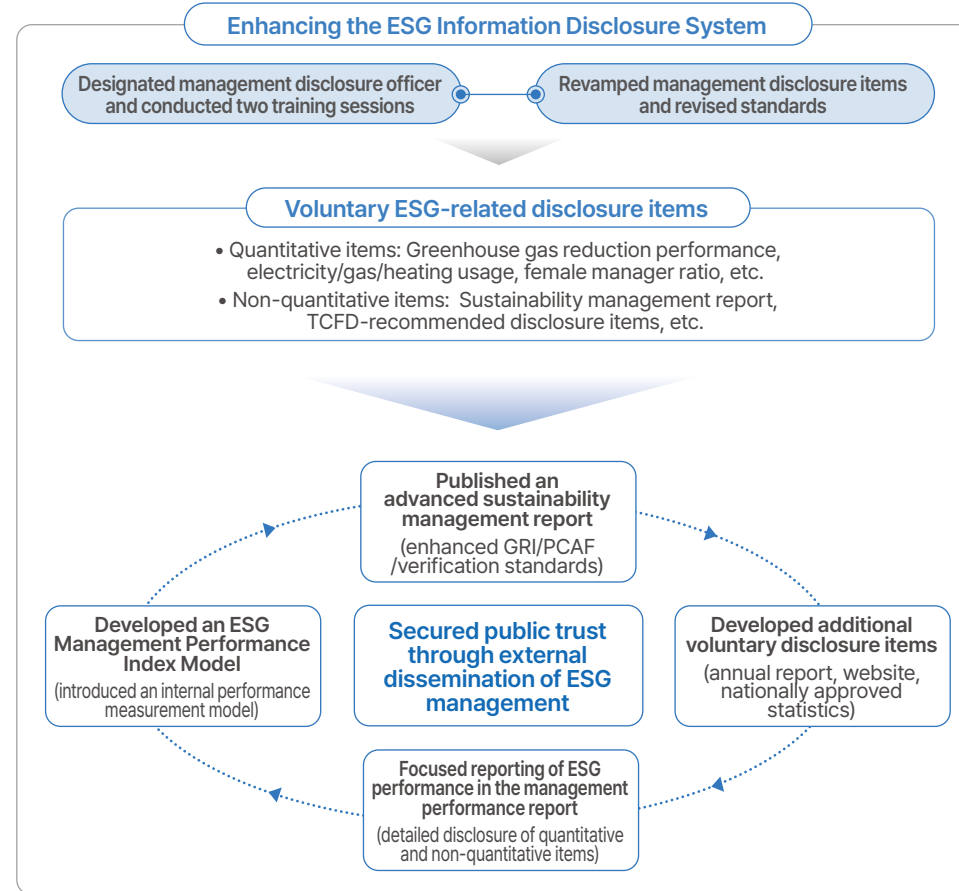
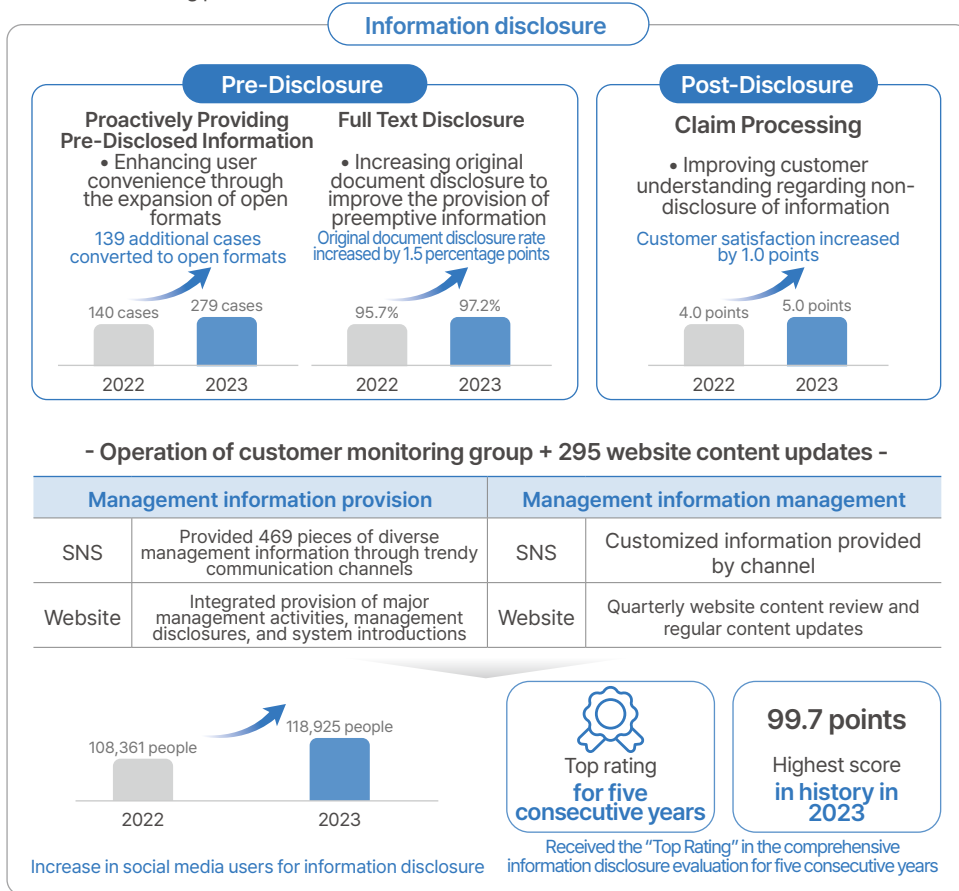
To guarantee the public's right to know, we are leading transparent information disclosure by expanding customer-participatory information disclosure channels and strengthening the ESG information disclosure system in accordance with public institution management disclosure guidelines. As a result, we achieved the highest score of 99.7 points in the Ministry of the Interior and Safety's Comprehensive Information Disclosure Evaluation in 2023, achieving a "Top Rating" for five consecutive years.

Ensuring the Public's Right to Know Through Transparent Information Disclosure

We run a dual system of information disclosure, consisting of pre-disclosure and post-disclosure, to enhance the public's right to know and increase the transparency of the institution. We have also strengthened communication through customer-participatory information disclosure channels, such as customer monitoring panels.

Enhancing the ESG Information Disclosure System

With the increasing importance of ESG information disclosure due to government and international organizations' push for mandatory ESG disclosures, we have strengthened the ESG information disclosure system by publishing sustainability reports and expanding voluntary disclosure indicators.



- Introduction
- ESG Approach
- ESG Report**
 - Environmental
 - Social
 - Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data**
 - Integrated Risk Management
 - Information Security
- Appendix

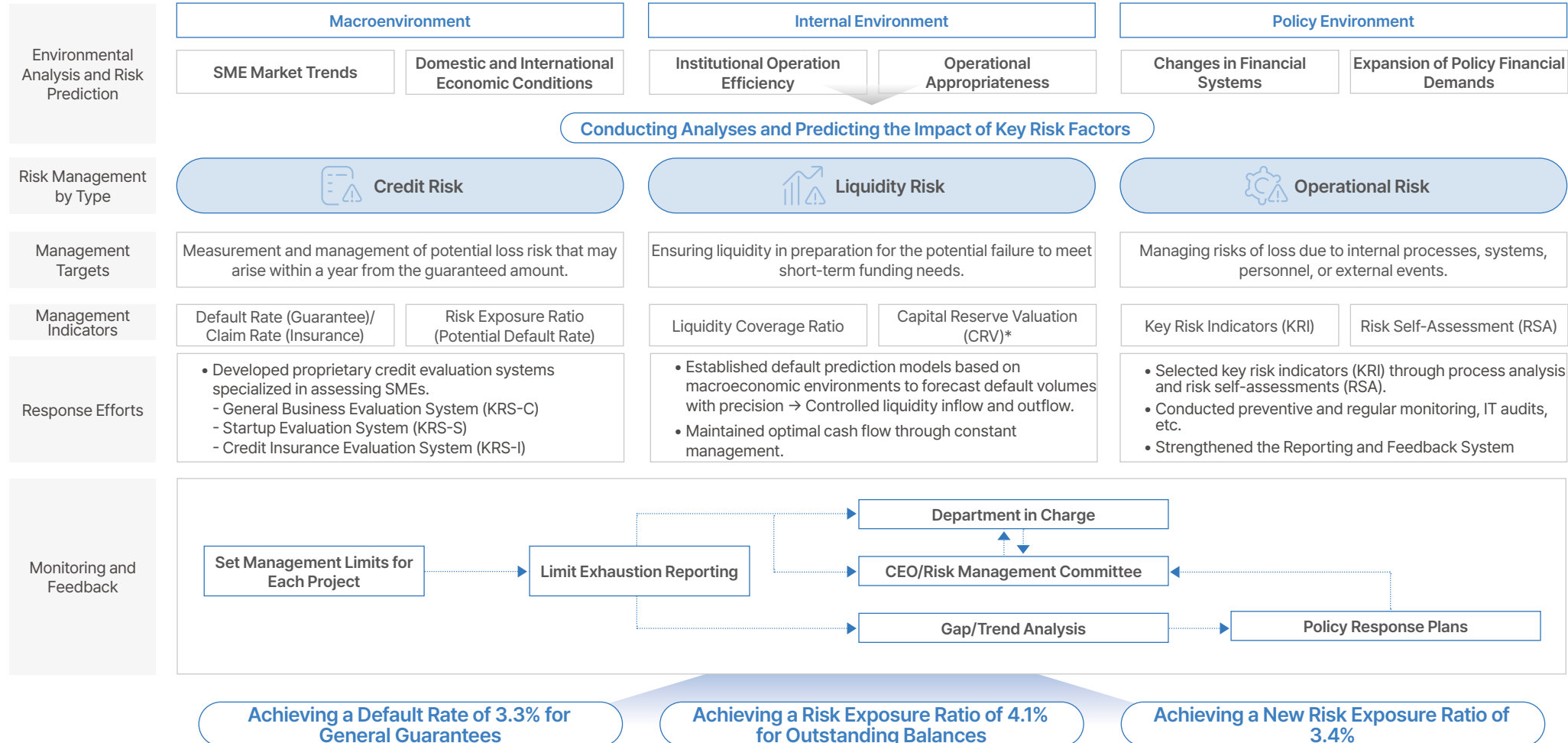
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Integrated Risk Management

Advanced Integrated Risk Management System

Korea Credit Guarantee Fund's integrated risk management system operates to measure and manage various types of risks, including credit risk, liquidity risk, and operational risk. The system efficiently manages risk by analyzing and predicting economic environmental changes, such as trends in small and medium-sized enterprises (SMEs) and developing step-by-step crisis response scenarios.



* Basic reserve ratio to cover unexpected losses inherent in the guarantee portfolio

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management**
- Information Security
- Appendix

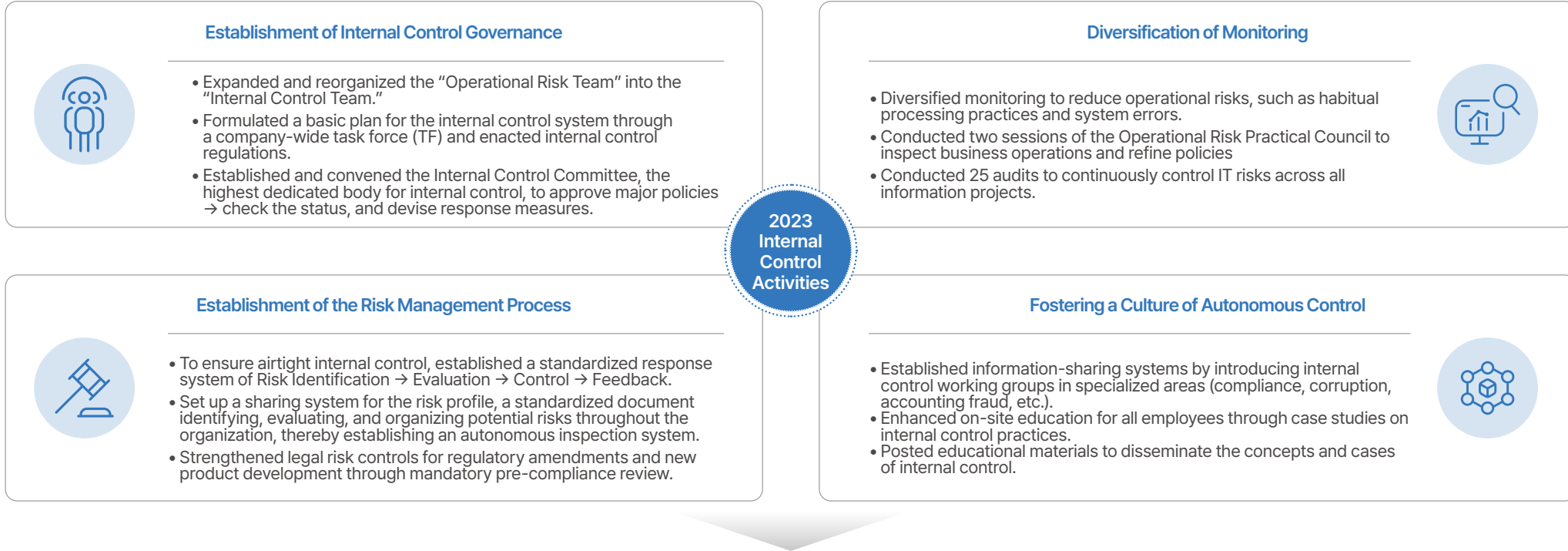
For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

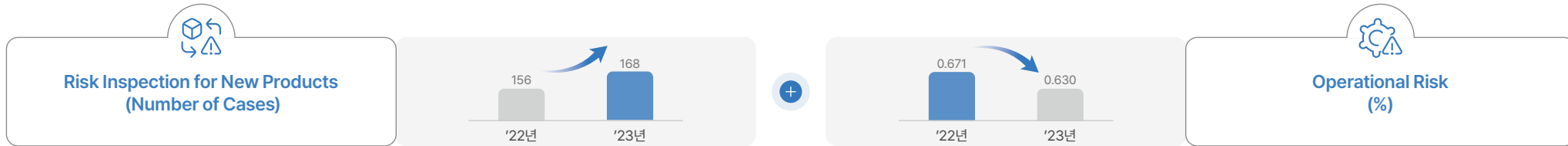
Integrated Risk Management

Internal Control System Establishment

To strengthen the internal control system, we have established a dedicated internal control body, thereby reinforcing the governance framework for internal control and implementing a risk management process to establish a risk response system. Furthermore, we have diversified monitoring mechanisms to reduce operational risks institutionally and fostered a culture of autonomous control to secure the company's capacity for enterprise-wide internal control.



Optimized internal control systems across the organization, systems, and culture, tailored to Korea Credit Guarantee Fund's unique characteristics to ensure the sustainability of the guarantee business.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management**
- Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

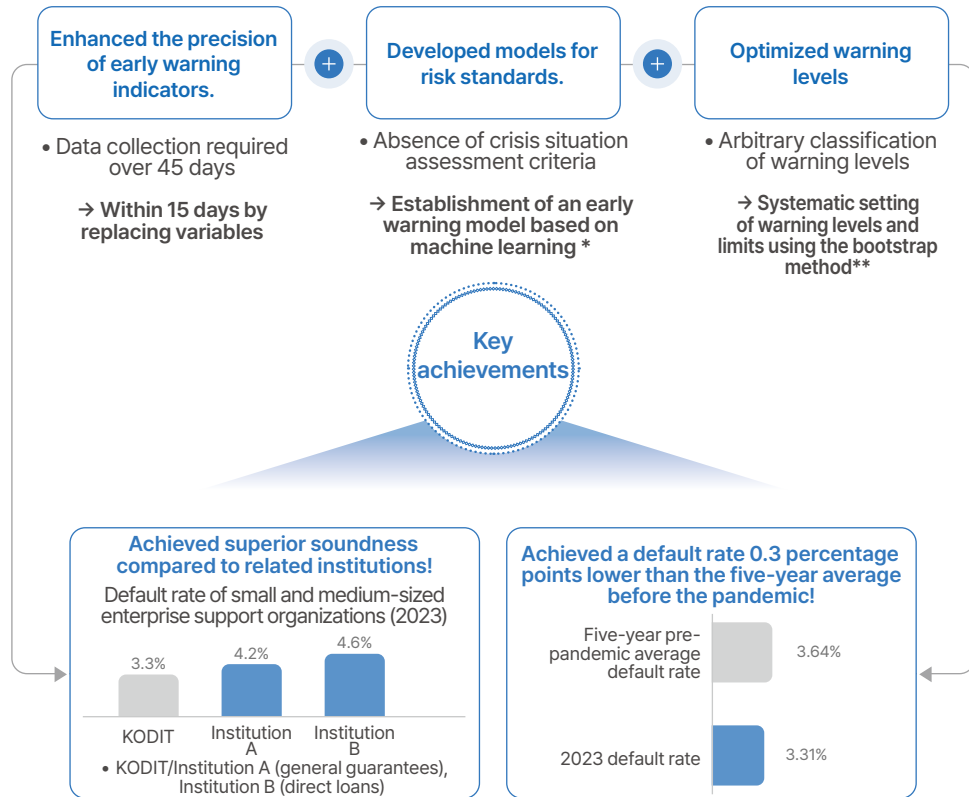
Integrated Risk Management

Digital-Based Default Risk and Risk Response

We fully embraced digital technology to reinforce our response to default risks and operational risks. For credit risk management, we developed the machine-learning-based early warning system EGiS, providing a preemptive response framework for default risks. For operational risk management, we advanced the DT Audit System, creating an AI data-based audit structure.

• Development of the Early Warning System "EGiS"

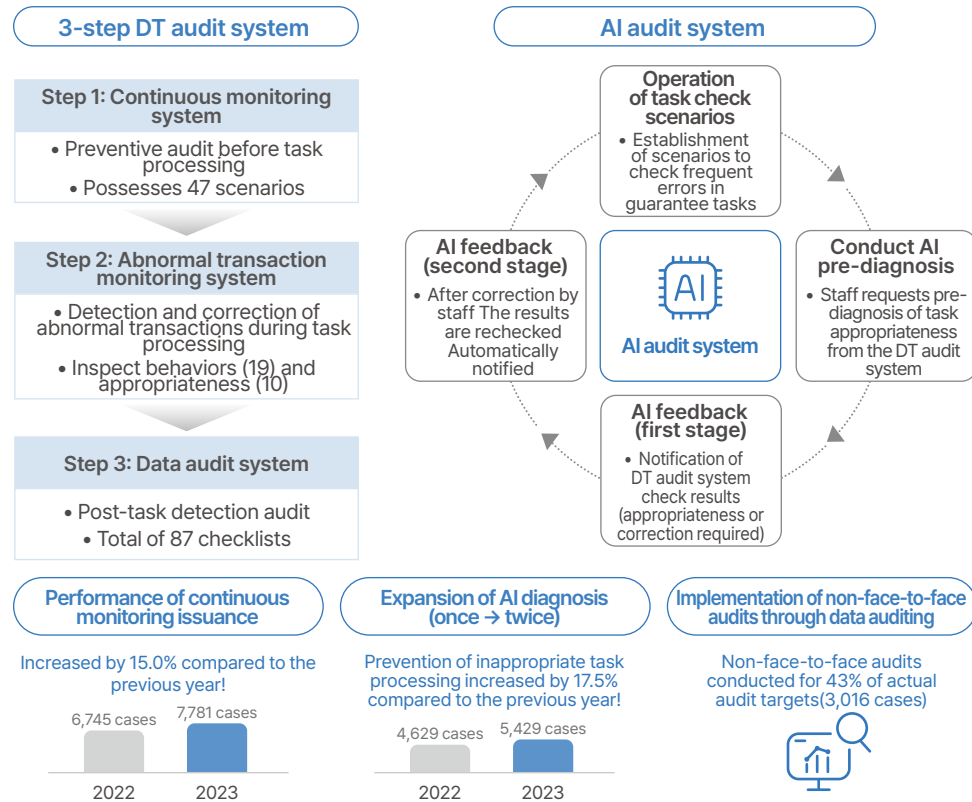
The Early-warning Guidance Integrated System (EGiS) is a preemptive risk prediction and analysis system that applies machine learning to enhance risk detection capabilities concerning internal and external variables. Through this system, we achieved a lower default rate than the five-year pre-pandemic average while maintaining superior financial soundness compared to other related institutions.



*Machine Learning: A process where computers learn from data to make decisions without explicit programming.
**Bootstrap Technique: A statistical method that generates a distribution of the mean by repeatedly resampling with replacement to follow a normal distribution.

• Establishment of the DT (Digital Transformation) Audit System

To overcome the limitations of increasing data and limited manpower, we developed the advanced DT Audit System (AuditSay - a combination of "Audit" and "Say"). With the establishment of a three-stage DT audit system and AI audit system, audits are now system-based, significantly increasing audit efficiency.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data
 - Integrated Risk Management**
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

Information Security

Enhancing the Information Security System

With the recent increase in cyberattacks and external breaches of customer information, the importance of information security has been significantly heightened. To address this, Korea Credit Guarantee Fund has established its own Cyber Security Control Center, strengthened enterprise-wide information security capabilities, and improved personal information management and protection evaluation. These efforts aim to protect customer and corporate data from cyber threats while ensuring an uninterrupted environment for financial services.

Strengthening the Information Security System Against Cyber Threats

Inauguration of the Cyber Security Control Center

To respond to increasingly sophisticated cyber threats in real time and systematically protect customer and corporate data held by the organization, Korea Credit Guarantee Fund established the Cyber Security Control Center.

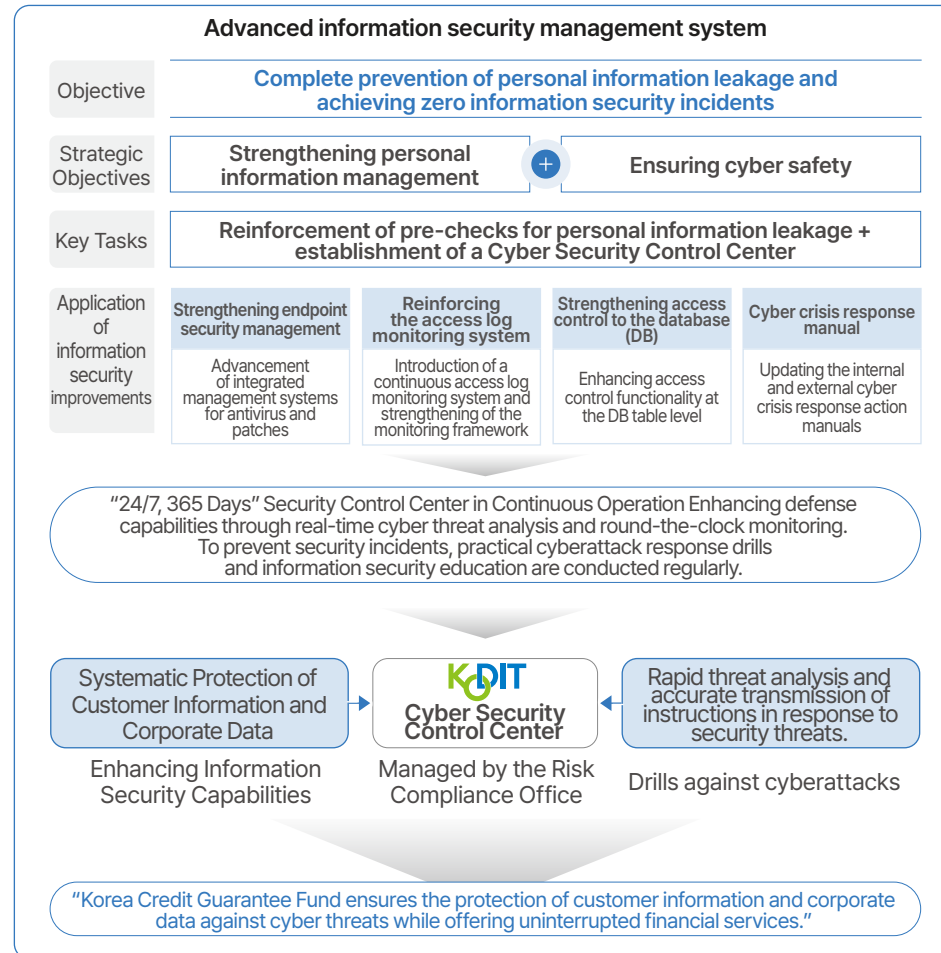
Enhancing Information Security Capabilities

By introducing an endpoint* security platform into the cyber threat response system, Korea Credit Guarantee Fund has built an integrated terminal security management framework, including antivirus and patch management. In addition, efforts to strengthen enterprise-wide information security include cyberattack response drills and information security education for employees.

* All devices connected to a computer network.

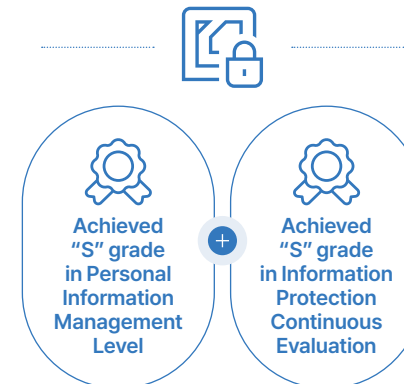
Improvement of Personal Information Management and Protection Evaluation

We continue to improve our management of personal information to ensure privacy protection. As a result, we achieved an "S" rating in the personal information management diagnosis and ongoing information security evaluation conducted by the Personal Information Protection Committee.



Inauguration Ceremony of the Cyber Security Control Center

(July 26, 2023, Daegu Headquarters)



Achieved the top rating in the 2023 Personal Information Management Level Diagnosis

- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
 - Enhancement of the Ethical Management System
 - Spread of Financial Data
 - Integrated Risk Management
 - Information Security
- Appendix

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

Information Security

Strengthening Information Security

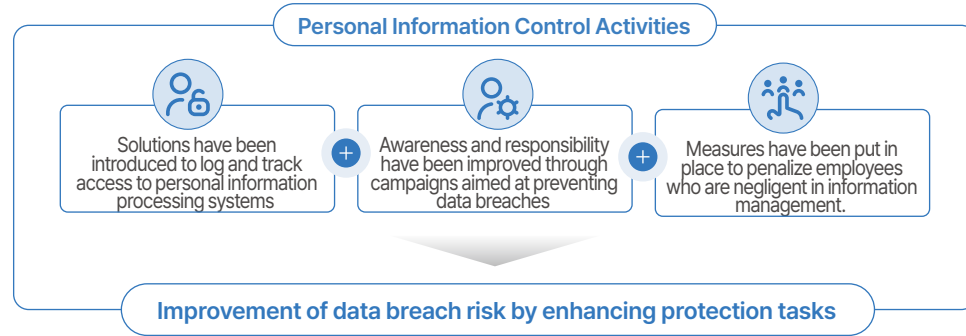
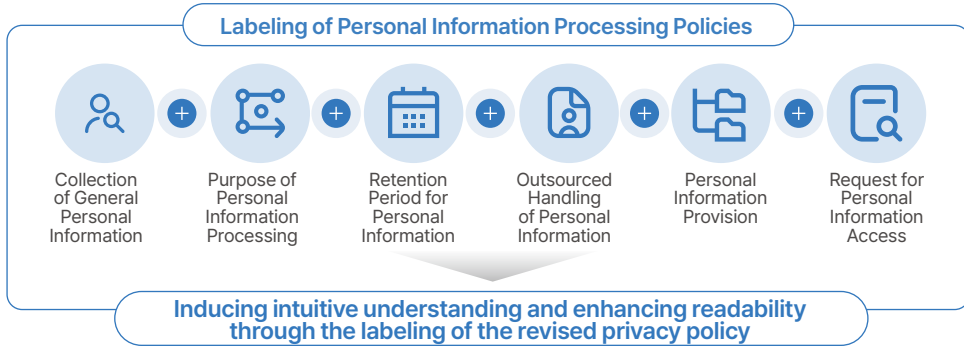
As a policy finance institution for small and medium-sized enterprises, Korea Credit Guarantee Fund handles significant amounts of financial and corporate data, making risk management in information security a top priority. To address this, the institution is committed to transparent disclosure of its personal information handling practices, reinforcing personal information control activities, securing the safety of personal information, and continuously improving through personal information impact assessments.

• Disclosure of the Privacy Policy

To enhance the protection of data subjects' rights, we provide clear procedures and standards for the processing of personal information. We have introduced labeling for the privacy policy, making key information easily and intuitively identifiable. The policy, which includes details on third-party sharing of personal information, is disclosed on our website.

• Reinforcing Personal Information Control Activities

We have implemented stricter measures to completely eliminate risks associated with personal information. This includes the formalization of criteria for handling information security violations and strengthening monitoring systems to ensure an effective response framework.

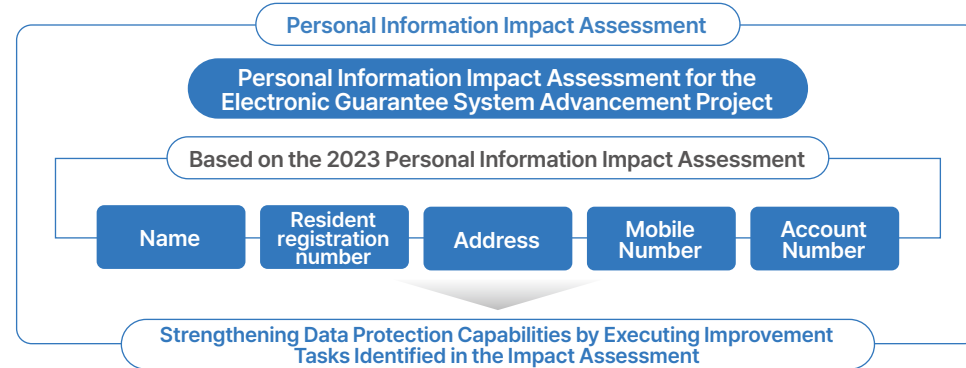
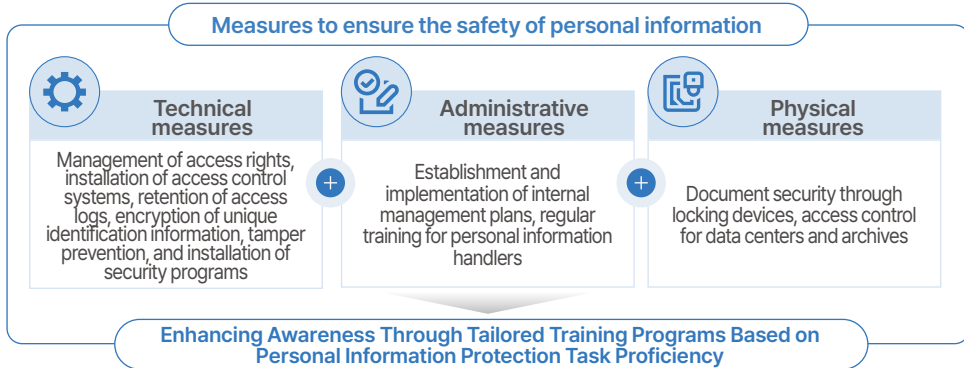


• Ensuring the safety of personal information

In accordance with Article 29 of the "Personal Information Protection Act," we implement technical, administrative, and physical measures necessary to ensure the safety of personal information. To ensure the safety of personal information, we conduct employee training, maintenance of work computers, and personal information protection campaigns.

• Personal Information Impact Assessment

Annually, the Korea Credit Guarantee Fund conducts a "Personal Information Impact Assessment" to investigate, analyze, and evaluate the impact that its personal information processing systems have on the data files of the subjects providing the information.



- Introduction
- ESG Approach
- ESG Report**
- Environmental
- Social
- Governance
- Governance
- Enhancement of the Ethical Management System
- Spread of Financial Data
- Integrated Risk Management
- Information Security**
- Appendix

Appendix



Contents

- 01 ESG Data
- 02 ESG Standards Index
- 03 ISO 26000 Implementation Level Assessment Report
- 04 Third-Party Verification Opinion

ESG Data_ Financial Performance

Financial Status of the Korea Credit Guarantee Fund

Category		Unit	2021	2022	2023	
Assets	I. Current Assets	₩1M	9,382,380	9,837,818	12,185,559	
	1. Cash and Cash Equivalents	₩1M	247,637	109,848	111,977	
	2. Short-term Financial Products	₩1M	4,108,600	3,499,800	3,349,500	
	3. Short-term Investment Securities	₩1M	4,324,558	5,270,964	7,794,167	
	4. Accounts Receivable	₩1M	45,281	88,326	217,911	
	5. Short-term Loans	₩1M	486	250,419	360	
	6. Other Current Assets	₩1M	655,818	618,460	711,645	
	II. Investment Assets	₩1M	2,909,202	3,913,111	2,425,635	
	1. Long-term Financial Products	₩1M	1,301,300	2,608,000	1,185,500	
	2. Long-term Investment Securities	₩1M	1,351,727	1,296,426	1,230,220	
	3. Long-term Loans	₩1M	254,828	4,338	4,395	
	4. Other Investment Assets	₩1M	1,347	4,347	5,519	
	III. General Tangible Assets	₩1M	321,255	548,434	545,685	
	IV. Intangible Assets	₩1M	20,401	14,584	7,034	
	V. Other Non-current Assets	₩1M	89,546	109,557	111,165	
	Total Assets	₩1M	12,921,160	14,423,505	15,275,078	
	Liabilities	I. Current Liabilities	₩1M	594,850	680,199	619,185
		II. Long-term Provisions	₩1M	3,225,059	3,041,313	2,850,544
		III. Other Non-current Liabilities	₩1M	212,029	138,266	66,556
Total Liabilities		₩1M	4,031,938	3,859,778	3,536,284	
Net Assets	I. Basic Net Assets	₩1M	16,472,650	16,472,650	16,472,650	
	II. Reserves and Surpluses	₩1M	-7,783,276	-6,035,342	-5,280,516	
	III. Net Asset Adjustments	₩1M	199,847	126,419	546,660	
	Total Net Assets	₩1M	8,889,221	10,563,727	11,738,794	

Financial Status of the SOC Credit Guarantee Fund

Category		Unit	2021	2022	2023	
Assets	I. Current Assets	₩1M	798,311	743,265	978,804	
	1. Cash and Cash Equivalents	₩1M	1,886	2,212	768	
	2. Short-term Financial Products	₩1M	468,200	171,700	279,900	
	3. Short-term Investment Securities	₩1M	323,992	515,025	684,041	
	4. Accounts Receivable	₩1M	4,234	2,889	14,095	
	5. Short-term Loans	₩1M		50,000		
	6. Other Current Assets	₩1M		1,439		
	II. Investment Assets	₩1M	134,700	213,200	62,100	
	1. Long-term Financial Products	₩1M	84,700	213,200	62,100	
	2. Long-term Investment Securities	₩1M				
	3. Long-term Loans	₩1M	50,000			
	4. Other Investment Assets	₩1M				
	III. General Tangible Assets	₩1M	4	4	4	
	IV. Intangible Assets	₩1M				
	V. Other Non-current Assets	₩1M	522	944	546	
	Total Assets	₩1M	933,537	957,413	1,041,454	
	Liabilities	I. Current Liabilities	₩1M	5,881	3,344	10,550
		II. Long-term Provisions	₩1M	64,178	75,142	75,218
		III. Other Non-current Liabilities	₩1M			
Total Liabilities		₩1M	70,059	78,485	85,768	
Net Assets	I. Basic Net Assets	₩1M	248,000	248,000	248,000	
	II. Reserves and Surpluses	₩1M	616,191	632,679	681,340	
	III. Net Asset Adjustments	₩1M	-713	-1,751	26,346	
	Total Net Assets	₩1M	863,478	878,928	955,686	

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data
 ESG Standards Index
 ISO 26000 Implementation Level
 Assessment Report
 Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Data_ Financial Performance

Financial Status of SME Accounts Receivable Insurance

Category		Unit	2021	2022	2023	
Assets	I. Current Assets	₩1M	315,115	432,929	320,849	
	1. Cash and Cash Equivalents	₩1M			1,069	
	2. Short-term Financial Products	₩1M	306,300	416,500	298,000	
	3. Short-term Investment Securities	₩1M				
	4. Accounts Receivable	₩1M	2,670	10,803	13,139	
	5. Short-term Loans	₩1M				
	6. Other Current Assets	₩1M	6,145	5,626	8,641	
	II. Investment Assets	₩1M	354,004	283,195	431,792	
	1. Long-term Financial Products	₩1M	84,500	70,000	186,000	
	2. Long-term Investment Securities	₩1M	269,504	213,195	245,792	
	3. Long-term Loans	₩1M				
	4. Other Investment Assets	₩1M				
	III. General Tangible Assets	₩1M	34	179	98	
	IV. Intangible Assets	₩1M				
	V. Other Non-current Assets	₩1M	1,388	1,853	3,692	
	Total Assets	₩1M	670,541	718,156	756,431	
	Liabilities	I. Current Liabilities	₩1M	4,219	5,499	6,252
		II. Long-term Provisions	₩1M	219,778	221,112	243,969
		III. Other Non-current Liabilities	₩1M	25,484	27,082	26,793
Total Liabilities		₩1M	249,481	253,693	277,014	
Net Assets	I. Basic Net Assets	₩1M	10,000	10,000	10,000	
	II. Reserves and Surpluses	₩1M	412,908	456,162	467,144	
	III. Net Asset Adjustments	₩1M	-1,848	-1,699	2,273	
	Total Net Assets	₩1M	421,060	464,463	479,417	

Comprehensive Income Statement

Category		Unit	2021	2022	2023
Korea Credit Guarantee Fund	I. Program Net Cost	₩1M	721,129	248,871	876,028
	1. Total Program Cost	₩1M	1,562,661	1,399,153	2,150,408
	2. Program Revenue	₩1M	-841,532	-1,150,282	-1,274,380
	II. Management and Operating Expenses	₩1M	111,383	119,157	142,330
	III. Non-distributable Costs	₩1M	19,569	142,441	30,918
	IV. Non-distributable Revenue	₩1M	155,044	181,845	387,752
	V. Net Cost of Financial Operations	₩1M	697,037	328,624	661,524
	VI. Non-exchange Revenue	₩1M	1,067,274	1,111,558	1,332,650
VII. Financial Operation Results	₩1M	-370,237	-782,934	-671,126	
SOC Credit Guarantee Fund	I. Program Net Cost	₩1M	-12,836	-7,933	-17,214
	1. Total Program Cost	₩1M	7,479	13,972	3,212
	2. Program Revenue	₩1M	-20,316	21,904	20,426
	II. Management and Operating Expenses	₩1M			
	III. Non-distributable Costs	₩1M	7,740	16,086	10,881
	IV. Non-distributable Revenue	₩1M	16,111	9,642	32,327
	V. Net Cost of Financial Operations	₩1M	-21,208	-1,488	-38,660
	VI. Non-exchange Revenue	₩1M			
VII. Financial Operation Results	₩1M	-21,208	-1,488	-38,660	
SME Accounts Receivable Insurance Account	I. Program Net Cost	₩1M	22,610	17,881	48,475
	1. Total Program Cost	₩1M	94,370	84,485	114,782
	2. Program Revenue	₩1M	-71,760	66,604	66,307
	II. Management and Operating Expenses	₩1M			
	III. Non-distributable Costs	₩1M	2,582	9,367	2,843
	IV. Non-distributable Revenue	₩1M	8,332	15,501	27,300
	V. Net Cost of Financial Operations	₩1M	16,860	11,747	24,018
	VI. Non-exchange Revenue	₩1M			
VII. Financial Operation Results	₩1M	16,860	11,747	24,018	

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data
 ESG Standards Index
 ISO 26000 Implementation Level Assessment Report
 Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Data_ Financial Performance

Main Business Performance

Category		Unit	2021	2022	2023
Guarantee Assets	Total Guarantee Basic Assets	₩1T	8.9	10.5	11.7
	General Guarantee Basic Assets	₩1T	6.3	7.1	7.6
Guarantee Supply	Total Guarantee Supply Amount	₩1T	65.3	64.6	66.9
	New General Guarantee Supply Amount	₩1T	13.6	12.4	12.1
Default Rate Management	Credit Guarantee Default Rate	%	2.0	2.0	3.3
Indemnity Recovery	Outstanding Indemnity Claims	₩100M	25,439.0	23,361.0	27,844.0
	Indemnity Recovery Amount	₩100M	4,266.0	3,625.0	3,156.0
Credit Insurance	Total Credit Insurance Underwriting Amount	₩1T	20.2	21.4	21.5
	Credit Insurance Underwriting Balance	₩1T	5.2	5.4	5.7
SOC Credit Guarantee	SOC Credit Guarantee Balance	₩1T	12.7	12.9	14.1
	SOC Credit Guarantee Supply Amount	₩1T	2.6	2.3	2.7
Contributions	Government	₩100M	4,406	10,650	837
	Financial Institutions, etc.	₩100M	9,847	10,484	11,679
	Special Contributions	₩100M	568	629	1,635
	Total	₩100M	14,821	21,763	14,151

Main Value Distribution

Category		Unit	2021	2022	2023	
Social Economy Enterprise Guarantee	Social Enterprise	Number	Count	659	741	952
		Amount	₩100M	1,536	1,641	2,177
	Cooperative	Number	Count	186	193	242
		Amount	₩100M	401	392	447
	Village Enterprise	Number	Count	16	21	29
		Amount	₩100M	26	32	39
	Work Integration Social Enterprise	Number	Count	17	29	42
		Amount	₩100M	21	42	53
	Total (* Excluding Duplicates)	Number	Count	786	877	1,134
		Amount	₩100M	1,803	1,913	2,501
Green Guarantee	Green Guarantee	Number	Count	98	95	106
		Amount	₩100M	1,891	1,700	1,517
	Green Just Transition Guarantee	Number	Count	-	706	741
		Amount	₩100M	-	5,430	5,138
Cultural Content Enterprise Guarantees	Cultural Content Enterprise Specialized Guarantee Program	Number	Count	128	94	101
		Amount	₩100M	332	227	260
	Cultural Industry Policy Guarantee Program	Number	Count	34	504	714
		Amount	₩100M	95	1,944	2,817
	Cultural Industry Completion Guarantee	Number	Count	72	105	115
		Amount	₩100M	451	612	663
Total	Number	Count	234	703	930	
	Amount	₩100M	878	2,783	3,740	
Small Business Guarantee	Low-interest Refinance Guarantee for Small Businesses	Number	Count	-	6,967	16,557
		Amount	₩100M	-	2,321	9,333

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data
 ESG Standards Index
 ISO 26000 Implementation Level Assessment Report
 Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Data_ Environment

Energy Consumption

Category	Unit	2021	2022	2023
Total Energy Consumption	TJ	45.64	48.77	58.72
Electricity Consumption	TJ	38.657	41.484	41.868
City Gas Consumption	ton	0.308	0.144	0.151
Heating Energy Consumption	TJ	5.109	5.891	5.329
Gasoline, Diesel, LPG Consumption	TJ	1.563	1.251	1.322

Greenhouse Gas Emissions

Category	Unit	2021	2022	2023	
Greenhouse Gas Reduction Performance	Baseline Emissions	tCO ₂ eq	8,186	8,186	8,214
	Emission Amount	tCO ₂ eq	4,595	4,649	4,502
	- Direct Emissions (Scope 1)	tCO ₂ eq	523	367	309
	- Indirect Emissions (Scope 2)	tCO ₂ eq	4,072	4,283	4,193
	Reduction Rate [(A-B)/A*100]	%	43.87	43.71	47.64

Water Consumption

Category	Unit	2021	2022	2023
Water Use	ton	9,863	13,067	11,374

Waste

Category	Unit	2021	2022	2023
Waste Generated (General)	ton	30.78	51.65	25.03

Green Product Purchase Records

Category	Unit	2021	2022	2023
Purchase Plan (A)	₩1T	2,518	2,458	2,599
Green Product Purchase Amount (B)	₩1T	2,341	2,531	2,762
Change (B-A)	₩1T	-177	73	163

Low-Emission Vehicle Ownership Status

Category	Unit	2021	2022	2023
Category 1 (Electric, Hydrogen)	Units	82	108	168
Category 2 (Hybrid)	Units	158	135	71
Category 3 (Emission Standards Compliant)	Units	0	0	0
Total Low-Emission Vehicles	Units	240	243	239

ESG Data_ Social

Employee Status

Category	Unit	2021	2022	2023		
Employees	Executives	- Persons	7	7	7	
	Regular Full-time Employees (Current Headcount)	- Persons	2,599.25	2,633.25	2,672.75	
	Permanent Contract Employees (Current Headcount)	- Persons	139.00	141.63	139.63	
	Total	- Persons	2,745.25	2,781.88	2,819.38	
Female Employees	Executives	- Persons	2	2	1	
	Regular Full-time Employees	- Persons	800.5	865.88	922.38	
	Total	- Persons	802.5	867.88	923.38	
By Employment Type	Regular Full-time Employees	Male	Persons	1,866.75	1,839	1,821
		Female	Persons	740	801.25	858.75
	Non-Regular Employees	Male	Persons	0	0	0
		Female	Persons	0	0	0
	Permanent Contract Employees	Male	Persons	78.00	77	76
		Female	Persons	61.00	64.63	63.63
By Age Group	Under 30	Male	Persons	186.50	167.5	169
		Female	Persons	307.50	321.25	319.75
	30-49	Male	Persons	1,104.75	1,036.5	1,023
		Female	Persons	438.25	467.63	510.38
	50 or older	Male	Persons	653.50	712	705
		Female	Persons	54.75	77	92.25
Total	Gender	Male	Persons	1,944.75	1,916.00	1,897.00
		Female	Persons	800.50	865.88	922.38

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data

- ESG Standards Index
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

ESG Data_Social

Employee Diversity

Category		Unit	2021	2022	2023	
Employees	Total number of regular employees	- Persons	2,734	2,869	2,866	
	Number of employees with disabilities	- Persons	142	148	145	
	Mandatory number of employees with disabilities	- Persons	92	103	103	
	Employment rate for people with disabilities	- %	5.19	5.16	5.06	
Female Employees	Compliance with mandatory employment	- Compliance Status	Compliant	Compliant	Compliant	
	Total Number	Male	Persons	123	109	110
		Female	Persons	132	119	133
By Employment Type	Ratio	Male	%	6.6	5.9	6.0
		Female	%	16.3	14.9	15.5

Recruitment and Turnover Status

Category		Unit	2021	2022	2023	
Regular Employees (General)	Total New Hires	- Persons	217.5	167	183.5	
	Youth	- Persons	199.5	149.5	160	
	Female	- Persons	114.5	93	98	
	People with Disabilities	- Persons	2.5	3	5	
	Regional Talent from Non-capital Areas	- Persons	93	79	94	
	Talent from Relocated Areas	- Persons	49	39	46	
	High School Graduates	- Persons	18	14.5	21.5	
Regular Employees (Permanent Contracts)		- Persons	1	5	1	
Turnover Status	Turnover Rate	Male	%	4.8	5.0	5.1
		Female	%	3.1	3.3	4.4

Employee Benefits Expenses

Category		Unit	2021	2022	2023
Executives	Salary-based benefits	₩1K	0	0	0
	Non-salary-based benefits	₩1K	2,044	1,941	2,005
	Total	₩1K	2,044	1,941	2,005
Regular Full-time Employees (General)	Salary-based benefits	₩1K	5,006,093	5,235,048	5,343,230
	Non-salary-based benefits	₩1K	874,845	899,906	922,647
	Total	₩1K	5,880,938	6,134,954	6,265,877
Per Capita Benefits	Executives	₩1K	292	277	286
	Regular Full-time Employees (Regular)	₩1K	2,823	2,826	2,876

Work-Life Balance Support System

Category		Unit	2021	2022	2023
Parental Leave	Number of Male Users	Persons	11	16	18
	Total Number of Female Users	Persons	99	99	83
	Total Number of Users	Persons	110	115	101
Maternity Leave	Total Number of Maternity Leave Users	Persons	30	30	32
	Number of Spouse Maternity Leave Users	Persons	38	30	34
Reduced Working Hours	Reduced Working Hours During Pregnancy (A)	Persons	23	22	34
	Reduced Working Hours During Childcare (B)	Persons	53	79	96
	Number of Prior Users of Parental Leave (C)	Persons	25	37	48
	Total (A+B)	Persons	76	101	130
Family Care Leave	Number of Male Users	Persons	56	12	15
	Number of Female Users	Persons	91	10	14
	Total Number of Users	Persons	147	22	29
Family Care Absence	Number of Male Users	Persons	1	0	0
	Total Number of Female Users	Persons	0	0	0
	Total Number of Users	Persons	1	0	0

Flexible Work Status

Category		Unit	2021	2022	2023	
Time Selection	Hiring	Male	Persons	6	4	13
		Female	Persons	37	40	52
		Male	Persons	28	43	45
Employment	Conversion	Female	Persons	47	46	66
		Male	Persons	254	368	525
Flexible Working Hours	Staggered Work Hours	Female	Persons	126	212	385
		Male	Persons	488	436	437
	Working Hours Selection	Female	Persons	176	203	215
		Male	Persons	1,393	1,382	76
Remote Work System	Telecommuting	Female	Persons	671	730	43
		Male	Persons	114	61	48
	Smart Work System	Female	Persons	45	22	17
		Male	Persons			

Union Membership Status

Category		Unit	2021	2022	2023
Union Membership Status	Eligible Members	Persons	1,960	2,070	2,026
	Number of Union Members	Persons	1,805	1,945	1,910
	Membership Rate	%	92.1	93.9	94.3

- Introduction
- ESG Approach
- ESG Report
- Appendix**

ESG Data

- ESG Standards Index
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

ESG Data_Social

Customer Satisfaction

Category		Unit	2021	2022	2023
Customer Satisfaction	Customer Satisfaction Surveys	Points	91.8 (Excellent)	91.8 (Excellent)	91.6 (Excellent)
	Internal Satisfaction Survey	Points	97.5	97.5	97.4

Human rights management

Category		Unit	2021	2022	2023
Human Rights Impact Assessment	Institutional Operation	Points	-	99.21	99.27
	Main Business	Points	-	98.82	98.91

Safety Management

Category		Unit	2021	2022	2023
Accidents	Number of fatalities	Persons	0	0	0
Industrial accident rate	Industrial accident rate	%	0	0	0
	Number of injuries	Persons	0	0	0
Occupational Health and Safety Management System Certification	Daegu Headquarters	Status	Certified	Certified	Recertified
	Front One	Status	-	-	Certified

Glocal Support

Category		Unit	2021	2022	2023
Local Performance	Glocal Consulting Support	Issues	48	65	74

Shared Growth

Category		Unit	2021	2022	2023
Mutual Growth	Evaluation Results	Grade	Excellent	Excellent	Excellent
Purchase Performance of Products Made by Persons with Severe Disabilities	Total Purchase Amount (A)	₩1M	10,898	10,283	10,183
	Amount for Products Made by Persons with Severe Disabilities (B)	₩1M	365	336	376
	Ratio (B/A)	%	3.35	3.27	3.69
Purchase Performance of SME Products	Total Purchase Amount (A)	₩1M	12,268	15,159	11,693
	Amount for SME Products (B)	₩1M	11,700	13,206	10,614
	Ratio (B/A)	%	95.40	87.10	90.80
	Achievement of Mandatory Purchase Ratio	Achievement Status	Achieved	Achieved	Achieved

Local communities

Category		Unit	2021	2022	2023
Social Contribution Activities	Donation Performance (Social Contribution Donation Amount)	₩1M	117	80	3
	Number of Volunteers	Persons	977	1,171	1,790
	Volunteering Hours	Hours	2,365	3,942	2,961

ESG Data_Social

Revitalization of BoD

Category		Unit	2021	2022	2023
Board Operations	Number of board meetings	Meetings	15	17	11
	Board Resolutions	Agenda	38	53	42
	Matters Reported	Issues	20	21	22
Board Participation	Total	%	98.5	90.5	95.4
	Executive Director	%	100	98	100
	Non-Executive Directors	%	97.1	84	91.8

Board Diversity

Category		Unit	2021	2022	2023
Labor Director System	Attendance in Board Meetings	Issues	-	8	6
	Opinions Provided	Issues	-	8	5
Gender Diversity	Total	Persons	13	13	14
	Male	Persons	11	11	13
	Female	Persons	2	2	1
Non-Executive Director	Number of Non-Executive Directors	Persons	7	7	8
	Percentage of Non-Executive Directors	%	53.8	53.8	57.1

Ethical Management

Category		Unit	2021	2022	2023
Integrity Evaluation	Public Institution Integrity Survey Results	Grade	Grade 2	Grade 1	Grade 2
Anti-corruption System	Internal Auditor Training	Persons	27	31	25
	Anti-corruption management system certification	Status	Certified	Certified	Certified
Anti-corruption Training	Number of Anti-corruption Mandatory Training Participants	Persons	2,714	2,782	2,833
	Completion Rate of Anti-corruption Mandatory Training	%	98.8	100.0	99.5

Information Disclosure

Category		Unit	2021	2022	2023
Comprehensive Information Disclosure Evaluation Score		Points	Excellent	Excellent	Excellent
Evaluation Results of Public Data Provision and Operation		Grade	-	Good	Good
Evaluation Results of Data-based Administration Inspection		Grade	-	-	Good
Number of Data Utilizations		Issues	22,327	47,736	51,886
Open Data Quality Score		Points	-	90.5	95.8

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data

- ESG Standards Index
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

ESG Data_ Awards & Certifications

Certifications and Awards in 2023

No.	Awards and Certifications	Lead Organization (Certification Authority)	Year/ Month
1	Presidential Citation for "Merit in Data Industry Promotion"	Ministry of Science and ICT	2023.12
2	Ministerial Citation for "Korea Digital Innovation Award"	Ministry of Science and ICT	2023.11
3	Ministerial Citation for "Merit in Technology Commercialization"	Ministry of Trade, Industry and Energy	2023.11
4	Ministerial Citation for Merit in Supporting Rechallenge and Regional Vitality	Ministry of the Interior and Safety	2023.11
5	Excellent Grade in the "Public Institution Mutual Growth Evaluation" for Two Years in a Row	Ministry of SMEs and Startups	2023.04
6	Presidential Citation for "Merit in Anti-corruption"	Anti-corruption & Civil Rights Commission	2023.02
7	Ministerial Citation for "Merit in Attracting Foreign Investment"	Ministry of Trade, Industry and Energy	2023
8	Business Continuity Management System (ISO 22301) Certification	Korea Management Certification	2022.11
9	Anti-corruption Management System (ISO 37001) Recertification	ISO	2023.08
10	Occupational Health and Safety Management System (KOSHA-MS) Certification	Korea Occupational Safety and Health Agency	2023.12

'23 External Awards Highlights



Presidential Commendation for Contributions to Anti-Corruption at the 11th National Anti-Corruption Day



Minister of Trade, Industry, and Energy Commendation for Outstanding Contributors to Technology Commercialization in 2023



Excellent grade for three consecutive years in the Public Institution Mutual Growth Evaluation



Minister of the Interior and Safety Commendation for Contributions to Business Recovery and Regional Vitality Support in 2023



Minister of Science and ICT Commendation at the 2023 Korea Digital Innovation Awards



Presidential Commendation for Contributions to Data Industry Promotion in 2023.

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data

- ESG Standards Index
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Data_ MOU Achievements

Achievements in the Promotion of MOUs with External Organizations

No.	Agreement Details	Agreement Partner	Year/Month
1	Memorandum of Understanding for the Joint Operation of the CES 2024 Integrated Korea Pavilion	KOTRA	2023.12
2	MOU for the Joint Support Program for Glocal Startups	Daejeon Metropolitan City	2023.12
3	MOU for the Joint Support Program for Glocal Startups	Ulsan Metropolitan City	2023.12
4	MOU for the Joint Support Program for Glocal Startups	Busan City Hall	2023.11
5	MOU for Guarantee Support for the Commercialization of R&D Projects through Specialized Technology Innovation Loans	Korea Evaluation Institute of Industrial Technology, etc.	2023.11
6	MOU for Supporting the Scale-Up of Innovative Growth Companies	Korea Electronic Association	2023.11
7	MOU for Establishing a Data Ecosystem in Daegu (Including Glocal Projects)	Daegu Metropolitan City	2023.10
8	MOU for Supporting the Innovation Challenges of Industrial Technology R&D Companies	Korea Evaluation Institute of Industrial Technology	2023.10
9	Appendix to the MOU for Promoting Financial Support for Intellectual Property	Korea Invention Promotion Association	2023.09
10	Industry-Academia Cooperation Agreement	Hallym University	2023.09
11	MOU for Supporting Global Scale-Up of Promising Companies	Korea International Cooperation Agency (KOICA)	2023.09
12	MOU for the Joint Support Program for Glocal Startups	Gwangju Metropolitan City	2023.09
13	MOU for the Fostering of Innovative Enterprises and Support for Win-Win Cooperation	Foundation of Large, Small, and Medium Enterprises, and Agriculture and Fisheries	2023.07
14	MOU for Open Innovation Collaboration Projects	Korea Industrial Complex Corporation	2023.07
15	MOU for Promoting IP Finance	Industrial Bank of Korea (IBK)	2022.12

- [Introduction](#)
- [ESG Approach](#)
- [ESG Report](#)
- [Appendix](#)**
 - ESG Data**
 - ESG Standards Index
 - ISO 26000 Implementation Level Assessment Report
 - Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

GRI Standards

This Sustainability Report adheres to the reporting principles outlined in the Global Reporting Initiative (GRI) Standards, which serve as the global benchmark for sustainability disclosure reports.

GRI 2 : General Disclosures

Classification	Disclosure	Indicators	Page
The organization	2-1	Organizational details	6-8, 10
	2-2	Entities included in the organization's sustainability reporting	2
	2-3	Reporting period, frequency and contact point	2
	2-4	Restatements of information	-
	2-5	External Verification	106
Activities and workers	2-6	Activities, value chain and other business relationships	7-8, 10
	2-7	Employees	90
	2-8	Workers who are not employees	90
workers	2-9	Governance structure and composition	71-72
	2-10	Nomination and selection of the highest governance body	-
	2-11	Chair of the highest governance body	-
	2-12	Role of the highest governance body in overseeing the management of impact	-
	2-13	Delegation of responsibility for managing impact	17
	2-14	Role of the highest governance body in sustainability reporting	17
	2-15	Conflicts of interest	-
	2-16	Communication of critical concerns	19-21, 72
	2-17	The highest decision-making body's competencies and knowledge	-
	2-18	Evaluation of the performance of the highest governance body	72
	2-19	Remuneration policies	71-72
	2-20	Process to determine remuneration	71-72
	2-21	Annual total compensation ratio	-

GRI 2 : General Disclosures

Strategy, policies, and practices	2-22	Statement on sustainable development strategy	5
	2-23	Policy commitments	71, 74
	2-24	Embedding policy commitments	71, 74
	2-25	Processes to remediate negative impacts	75, 81-83
	2-26	Mechanisms for seeking advice and raising concerns	81-82
Stakeholder engagement	2-27	Compliance with laws and regulations	-
	2-29	Approach to stakeholder engagement	19-20
	2-30	Collective bargaining agreements	91

GRI 2 : General Disclosures

Classification	Disclosure	Indicators	Page
Management approach	3-1	Process to determine material topics	21
	3-2	List of material topics	22-23
	3-3	Management of material topics	24

GRI 200 : Economic Performance

Classification	Disclosure	Indicators	Page
Economic Performance	201-1	Direct economic value generated and distributed	87-89
	201-2	Financial implications and other risks and opportunities due to climate change	30-31
	201-3	Defined benefit plan obligations and other retirement plans	-
	201-4	Financial assistance received from government	89
Indirect economic impacts	203-1	Infrastructure investments and services supported	43-46
	203-2	Significant indirect economic impacts	52-53, 89, 92
Anti-corruption	205-1	Operations assessed for risks related to corruption	75, 92
	205-2	Communication and training about anti-corruption policies and procedures	76-77, 92
	205-3	Confirmed incidents of corruption and actions taken	75
Anti-competitive Behavior	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	-

- Introduction
- ESG Approach
- ESG Report
- Appendix
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

ESG Standards Index

GRI Standards

This Sustainability Report adheres to the reporting principles outlined in the Global Reporting Initiative (GRI) Standards, which serve as the global benchmark for sustainability disclosure reports.

GRI 300 : Environmental Performance

Classification	Disclosure	Indicators	Page
Energy	302-1	Energy consumption within the organization	6-8, 10
	302-2	Energy consumption outside of the organization	2
	302-3	Energy intensity	2
	302-4	Reduction of energy consumption	-
	302-5	Reductions in energy requirements of products and services	106
Water and Effluents	303-1	Interactions with water as a shared resource	7-8, 10
	303-2	Management of water discharge related impacts	90
	302-3	Water withdrawal	90
	303-5	Water consumption	71-72
Biodiversity	304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	-
	304-2	Significant impacts of activities, products and services on biodiversity	-
	304-3	Habitats protected or restored	-
	304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	17
Emissions	305-1	Direct (Scope 1) GHG emissions	17
	305-2	Energy indirect (Scope 2) GHG emissions	-
	305-3	Other indirect (Scope 3) GHG emissions	19-21, 72
	305-4	GHG emissions intensity	-
	305-5	Reduction of GHG emissions	72
Waste	306-1	Waste generation and significant waste-related impacts	71-72
	306-2	Management of significant waste-related impacts	71-72
	306-3	Generated waste	-
	306-4	Waste diverted from disposal	-
Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	33
	308-2	Negative environmental impacts in the supply chain and actions taken	33

GRI 400 : Social Performance

Classification	Disclosure	Indicators	Page
Employment	401-1	New employee hires and employee turnover	64, 91
	401-2	Benefits provided to full-time employees that are not provided to temporary or parttime employees	91
	401-3	Parental leave	67, 91
Occupational Health and Safety	403-1	Occupational health and safety management system	60, 92
	403-2	Hazard identification, risk assessment, and incident investigation	62
	403-3	Occupational health services	67
	403-4	Worker participation, consultation, and communication on occupational health and safety	61-63
	403-5	Worker training on occupational health and safety	62-63
	403-6	Promotion of worker health	67
	403-9	Work-related injuries	60, 92
Training and Education	404-1	Average hours of training per year per employee	-
	404-2	Programs for upgrading employee skills and transition assistance programs	65-66
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	92
Non-discrimination	406-1	Incidents of discrimination and corrective actions taken	77
Human Rights Assessment	412-1	Operations that have been subject to human rights reviews or impact assessments	92
	412-2	Employee training on human rights policies or procedures	77
Local Communities Communities	413-1	Operations with local community engagement, impact assessments, and development programs	59, 92
Customer Privacy	416-1	Assessment of the health and safety impacts of product and service categories	-
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	-
Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	84-85

- Introduction
- ESG Approach
- ESG Report
- Appendix**
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

UNGC

KODIT supports and complies with the ten principles in the four key areas of human rights, labor, environment, and anti-corruption set forth by the United Nations Global Compact, a global sustainability initiative.

Classification	Principles	Page
Human Rights	1. Businesses should support and respect the protection of internationally proclaimed human rights	77
	2. make sure that they are not complicit in human rights abuses	77, 92
Labour	3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	68, 91
	4. the elimination of all forms of forced and compulsory labour	67-68
	5. the effective abolition of child labour.	-
	6. the elimination of discrimination in respect of employment and occupation	64
Environment	7. Businesses should support a precautionary approach to environmental challenges	12, 30-31
	8. undertake initiatives to promote greater environmental responsibility	32-34
	9. encourage the development and diffusion of environmentally friendly technologies	28-29, 36
Anti-Corruption	10. Businesses should work against corruption in all its forms, including extortion and bribery	74-77

UN-SDGs

We fully endorse the 17 Sustainable Development Goals (SDGs) resolved by the UN General Assembly to be achieved by 2030 and are striving to secure the sustainability of our organization.

Sustainable Development Goals	Page	Sustainable Development Goals	Page
 1. NO POVERTY	59	 10. REDUCED INEQUALITIES	43-45
 2. ZERO HUNGER	-	 11. Sustainable cities and communities	56
 3. GOOD HEALTH AND WELL-BEING	60-63, 67	 12. Responsible consumption and production	28-30, 38-40
 4. QUALITY EDUCATION	65-66	 13. Climate action	28-31
 5. GENDER EQUALITY	64, 67	 14. Life below water	-
 6. CLEAN WATER AND SANITATION	-	 15. Life on land	-
 7. AFFORDABLE AND CLEAN ENERGY	28, 31, 40	 16. peace, justice and strong institutions	74-77
 8. DECENT WORK AND ECONOMIC GROWTH	52-53	 17. Partnerships for the goals	8, 18, 57
 9. INDUSTRY, INNOVATION AND INFRASTRUCTURE	54-56		

- Introduction
- ESG Approach
- ESG Report
- Appendix**
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

PRB

The Principles for Responsible Banking (PRB) constitute an international agreement that defines the role and responsibility of the banking sector in implementing the Paris Climate Agreement and the UN Sustainable Development Goals. As a public financial institution, KODIT is committed to implementing responsible investment and guarantee activities in compliance with the PRB's principles.

Principles	Contents	Self-Reporting Requirements	Page
1. ALIGNMENT	We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks	1.1 Explanation of the business model, key customer base, products and services, and major markets.	10-14
		1.2 Description of the bank's strategy in relation to social goals, such as the Sustainable Development Goals and the Paris Agreement.	
2. IMPACT & TARGET SETTING	We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.	2.1 Impact analysis that identifies the most significant positive and negative impacts.	29-34
		2.2 Establishment of at least two goals for the areas most impacted by the bank's activities, products, and services.	
		2.3 Processes and key performance indicators (KPIs) for monitoring the achievement of the set goals.	
		2.4 Current status of goal achievement.	
3. CLIENTS & CUSTOMERS	We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.	3.1 Policies and practices that promote responsible relationships with customers.	43-46, 52-56
		3.2 Description of activities that encourage clients and customers to engage in sustainable practices and economic activities.	
4. STAKEHOLDERS	We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.	4.1 Stakeholders collaborating to implement the Principles for Responsible Banking and to improve their impact.	19-20, 56-57
5. GOVERNANCE & CULTURE	We will implement our commitment to these Principles through effective governance and a culture of responsible banking.	5.1 Description of the systems, policies, and procedures in place to manage significant positive and negative impacts.	17, 28
		5.2 Explanation of initiatives and activities introduced to foster a culture of responsible banking among employees.	
		5.3 Governance structure for implementing the Principles for Responsible Banking.	
6. TRANSPARENCY & ACCOUNTABILITY	We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.	6.1 Reporting on the progress of implementing the Principles for Responsible Banking.	20, 32-34, 80

- Introduction
- ESG Approach
- ESG Report
- Appendix**
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

UN PSI

The Principles for Sustainable Insurance (UN PSI), developed by the United Nations Environment Programme Finance Initiative (UNEP FI), provide a framework for identifying risks and opportunities related to environmental, social, and governance (ESG) issues within the global insurance industry. KODIT fully incorporates the Principles for Sustainable Insurance into its guarantee decision-making, risk management, and stakeholder risk management activities within the broader framework of ESG management.

Principles	Target	Implementation Method	Page
1. We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.	Company strategy	<ul style="list-style-type: none"> - Establish a company strategy at the Board and executive management levels to identify, assess, manage and monitor ESG issues in business operations - I Dialogue with company owners on the relevance of ESG issues to company strategy - Integrate ESG issues into recruitment, training and employee engagement programmes 	11-14, 22, 80
	Risk management and underwriting	<ul style="list-style-type: none"> - Establish processes to identify and assess ESG issues inherent in the portfolio and be aware of potential ESG-related consequences of the company's transactions - Integrate ESG issues into risk management, underwriting and capital adequacy decision-making processes, including research, models, analytics, tools and metrics 	28-31
	Product and service development	<ul style="list-style-type: none"> - I Develop products and services which reduce risk, have a positive impact on ESG issues and encourage better risk management - Develop or support literacy programmes on risk, insurance and ESG issues 	29
	Claims management	<ul style="list-style-type: none"> - Respond to clients quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood - Integrate ESG issues into repairs, replacements and other claims services 	48
	Sales and marketing	<ul style="list-style-type: none"> - Educate sales and marketing staff on ESG issues relevant to products and services and integrate key messages responsibly into strategies and campaigns - Make sure product and service coverage, benefits and costs are relevant and clearly explained and understood 	28
	Investment management	<ul style="list-style-type: none"> - Integrate ESG issues into investment decision-making and ownership practices 	11, 30-32
2. We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.	Clients and suppliers	<ul style="list-style-type: none"> - Dialogue with clients and suppliers on the benefits of managing ESG issues and the company's expectations and requirements on ESG issues - Provide clients and suppliers with information and tools that may help them manage ESG issues - Integrate ESG issues into tender and selection processes for suppliers - Encourage clients and suppliers to disclose ESG issues and to use relevant disclosure or reporting frameworks 	35-36, 77
	Insurers, reinsurers and intermediaries	<ul style="list-style-type: none"> - Promote the adoption of the Principles - Support the inclusion of ESG issues in professional education and ethical standards in the insurance industry 	35, 77
3. We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.	Governments, regulators and other policymakers	<ul style="list-style-type: none"> - Support prudential policy, regulatory and legal frameworks that enable risk reduction, innovation and better management of ESG issues - Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions 	78
	Other key stakeholders	<ul style="list-style-type: none"> - Dialogue with intergovernmental and non-governmental organisations to support sustainable development by providing risk management and risk transfer expertise - Dialogue with business and industry associations to better understand and manage ESG issues across industries and geographies - Dialogue with academia and the scientific community to foster research and educational programmes on ESG issues in the context of the insurance business - Dialogue with media to promote public awareness of ESG issues and good risk management 	19-20
4. We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.		<ul style="list-style-type: none"> - Assess, measure and monitor the company's progress in managing ESG issues and proactively and regularly disclose this information publicly - Participate in relevant disclosure or reporting frameworks - Dialogue with clients, regulators, rating agencies and other stakeholders to gain mutual understanding on the value of disclosure through the Principles 	80

- Introduction
- ESG Approach
- ESG Report
- Appendix
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

TCFD

KODIT fully endorses the Task Force on Climate-related Financial Disclosures (TCFD) and reports information across four key areas - governance, strategy, risk management, and metrics and reduction targets - to major stakeholders in an effort to communicate financial risks associated with climate change.

Category	Details to report	Page
Governance	Describe the board’s oversight of climate-related risks and opportunities.	17
	Describe management’s role in assessing and managing climate-related risks and opportunities.	-
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	30-31
	Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.	30-31
	Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	-
Risk management	Describe the organization’s processes for identifying and assessing climate-related risks.	30-31
	Describe the organization’s processes for managing climate-related risks.	30-31
	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	22, 28, 30-31
Indicators and targets	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	30, 32-34
	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	32-34, 90
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	28-29, 32-34, 36

- Introduction
- ESG Approach
- ESG Report
- Appendix**
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund’s activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ESG Standards Index

IFRS(ISSB)

Based on the draft sustainability disclosure standards ‘S1_General Requirements’ and ‘S2_Climate-Related Disclosures’ issued by the International Sustainability Standards Board (ISSB) under the International Financial Reporting Standards (IFRS) Foundation, we hereby report the performance of our sustainable finance and ESG management activities as follows.

Category	Climate-related Disclosures (IFRS S2)	Page	
Governance	1. Disclose information about the governance body or bodies with oversight of climate-related risks and opportunities, and information about management’s role in those processes	17, 30-31	
	a) The identity of the body or individual within a body responsible for oversight of climate-related risks and opportunities		
	b) How the body’s responsibilities for climate-related risks and opportunities are reflected in the entity’s terms of reference, board mandates and other related policies		
	c) How the body ensures that the appropriate skills and competencies are available to oversee strategies designed to respond to climate-related risks and opportunities		
	d) How and how often the body and its committees (audit, risk or other committees) are informed about climate-related risks and opportunities		
	e) How the body and its committees consider climate-related risks and opportunities when overseeing the entity’s strategy, its decisions on major transactions, and its risk management policies, including any assessment of trade-offs and analysis of sensitivity to uncertainty that may be required		
	f) How the body and its committees oversee the setting of targets related to significant climate-related risks and opportunities, and monitor progress towards them, including whether and how related performance metrics are included in remuneration policies		
Strategy	g) A description of management’s role in assessing and managing climate-related risks and opportunities, including whether that role is delegated to a specific management-level position or committee and how oversight is exercised over that position or committee	30-31	
	1. Strategy for addressing significant climate-related risks and opportunities		
	a) The significant climate-related risks and opportunities that it reasonably expects could affect its business model, strategy and cash flows, its access to finance and its cost of capital, over the short, medium or long term		
	b) The effects of significant climate-related risks and opportunities on its business model and value chain		
	c) The effects of significant climate-related risks and opportunities on its strategy and decision-making, including its transition plans		
	d) The effects of significant climate-related risks and opportunities on its financial position, financial performance and cash flows for the reporting period, and the anticipated effects over the short, medium and long term —including how climate-related risks and opportunities are included in the entity’s financial planning		
	e) The climate resilience of its strategy (including its business model) to significant physical risks and significant transition risks		
	2. [Climate-related risks and opportunities] Significant climate-related risks and opportunities that could reasonably be expected to affect the entity’s business model, strategy and cash flows, its access to finance and its cost of capital, over the short, medium or long term		30-31
	a) A description of significant climate-related risks and opportunities and the time horizon over which each could reasonably be expected to affect its business model, strategy and cash flows, its access to finance and its cost of capital, over the short, medium or long term		
	b) How it defines short-term, medium-term and long-term, and how these definitions are linked to the entity’s strategic planning horizons and capital allocation plans		
c) Whether the risks identified are physical risks or transition risks. For example, acute physical risks could include the increased severity of extreme weather events such as cyclones and floods, and examples of chronic physical risks include rising sea levels or rising mean temperatures. Transition risks could include regulatory, technological, market, legal or reputational risks			
2-1. Assessment of the current and anticipated effects of significant climate-related risks and opportunities on its business model			
a) A description of the current and anticipated effects of significant climate-related risks and opportunities on its value chain	30-31		
b) A description of where in its value chain significant climate-related risks and opportunities are concentrated (for example, geographical areas, facilities or types of assets, inputs, outputs or distribution channels)			

- Introduction
- ESG Approach
- ESG Report
- Appendix
- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

ESG Standards Index

IFRS (ISSB)

Based on the draft sustainability disclosure standards ‘S1_General Requirements’ and ‘S2_Climate-Related Disclosures’ issued by the International Sustainability Standards Board (ISSB) under the International Financial Reporting Standards (IFRS) Foundation, we hereby report the performance of our sustainable finance and ESG management activities as follows.

Category	Climate-related Disclosures (IFRS S2)	Page
Strategy	3. [Strategy and decision-making] Effects of significant climate-related risks and opportunities on its strategy and decision-making, including its transition plans	30-34
	a) How it is responding to significant climate-related risks and opportunities including how it plans to achieve any climate-related targets it has set	
	i. Information about current and anticipated changes to its business model	
	ii. Changes the entity is making in strategy and resource allocation to address the risks and opportunities identified in 2-1. Examples of these changes include resource allocations resulting from demand or supply changes, or from new business lines; resource allocations arising from business development through capital expenditures or additional expenditure on operations or research and development; and acquisitions and divestments	
	iii. Plans and critical assumptions for legacy assets, including strategies to manage carbon energy- and water-intensive operations, and to decommission carbon-energy- and water-intensive assets	
	iv. Information about direct adaptation and mitigation efforts it is undertaking (for example, through changes in production processes, workforce adjustments, changes in materials used, product specifications or through introduction of efficiency measures);	
	v. Information about indirect adaptation and mitigation efforts it is undertaking (for example, by working with customers and supply chains or use of procurement)	
	vi. How these plans will be resourced	
	b) Information regarding climate-related targets for these plans including;	
	i. The processes in place for review of the targets	
	ii. The amount of the entity’s emission target to be achieved through emission reductions within the entity’s value chain	
	iii. The extent to which the targets rely on the use of carbon offsets	
	iv. Whether the offsets will be subject to a third-party offset verification or certification scheme (certified carbon offset), and if so, which scheme, or schemes	
	v. The type of carbon offset, including whether the offset will be nature-based or based on technological carbon removals and whether the amount intended to be achieved is through carbon removal or emission avoidance	
	vi. Any other significant factors necessary for users to understand the credibility and integrity of offsets intended to be used by the entity (for example, assumptions regarding the permanence of the carbon offset)	
	c) Quantitative and qualitative information about the progress of plans disclosed in prior reporting periods in accordance with paragraph a) and b)	
	4. [Financial position, financial performance and cash flows] Information that enables users of general purpose financial reporting to understand the effects of significant climate-related risks and opportunities on its financial position, financial performance and cash flows for the reporting period, and the anticipated effects over the short, medium and long term—including how climate-related risks and opportunities are included in the entity’s financial planning	-
	a) How significant climate-related risks and opportunities have affected its most recently reported financial position, financial performance and cash flow	
	b) Information about the climate-related risks and opportunities for which there is a significant risk that there will be a material adjustment to the carrying amounts of assets and liabilities reported in the financial statements within the next financial year	
c) How it expects its financial position to change over time, given its strategy to address significant climate-related risks and opportunities, reflecting:		
i. Its current and committed investment plans and their anticipated effects on its financial position (for example, capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas and asset retirements)		
ii. Its planned sources of funding to implement its strategy		
d) How it expects its financial performance to change over time, given its strategy to address significant climate-related risks and opportunities (for example, increased revenue from or costs of products and services aligned with a lower-carbon economy, consistent with the latest international agreement on climate change; physical damage to assets from climate events; and the costs of climate adaptation or mitigation);		
e) If the entity is unable to disclose quantitative information for (a)–(d), an explanation of why that is the case.		

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data
ESG Standards Index
 ISO 26000 Implementation Level
 Assessment Report
 Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund’s activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM–6 PM)
Website www.kodit.co.kr

ESG Standards Index

IFRS (ISSB)

Based on the draft sustainability disclosure standards ‘S1_General Requirements’ and ‘S2_Climate-Related Disclosures’ issued by the International Sustainability Standards Board (ISSB) under the International Financial Reporting Standards (IFRS) Foundation, we hereby report the performance of our sustainable finance and ESG management activities as follows.

Category	Climate-related Disclosures (IFRS S2)	Page
Risk management	5. [Climate resilience] Information that enables users of general purpose financial reporting to understand the resilience of the entity's strategy (including its business model) to climate-related changes, developments or uncertainties—taking into consideration an entity's identified significant climate-related risks and opportunities and related uncertainties (The entity shall use climate-related scenario analysis to assess its climate resilience unless it is unable to do so. If an entity is unable to use climate-related scenario analysis, it shall use an alternative method or technique to assess its climate resilience)	-
	a) How the analysis has been conducted, including:	
	a-1) When climate-related scenario analysis is used:	
	i. Which scenarios were used for the assessment and the sources of the scenarios used;	
	ii. Whether the analysis has been conducted by comparing a diverse range of climate-related scenarios	
	iii. Whether the scenarios used are associated with transition risks or increased physical risks	
	iv. Whether the entity has used, among its scenarios, a scenario aligned with the latest international agreement on climate change	
	v. An explanation of why the entity has decided that its chosen scenarios are relevant to assessing its resilience to climate-related risks and opportunities	
	vi. The time horizons used in the analysis	
	vii. The inputs used in the analysis, including, but not limited to the scope of risks (for example, the scope of physical risks included in the scenario analysis), the scope of operations covered (for example, the operating locations used), and details of the assumptions (for example, geospatial coordinates specific to entity locations or national- or regional-level broad assumptions)	
	viii. Assumptions about the way the transition to a lower-carbon economy will affect the entity, including policy assumptions for the jurisdictions in which the entity operates; assumptions about macroeconomic trends; energy usage and mix; and technology	
	b) The results of the analysis of climate resilience	
	i. The implications, if any, of the entity's findings for its strategy	
	ii. The significant areas of uncertainty considered in the analysis of climate resilience	
iii. The entity's capacity to adjust or adapt its strategy and business model over the short, medium and long term to climate developments		
iv. The availability of, and flexibility in, existing financial resources, including capital, to address climate-related risks, and/or to be redirected to take advantage of climate-related opportunities		
vii. The ability to redeploy, repurpose, upgrade or decommission existing assets		
viii. The effect of current or planned investments in climate-related mitigation, adaptation or opportunities for climate resilience		
Strategy	1. Process, or processes, by which climate-related risks and opportunities are identified, assessed and managed	30-34
	a) The process, or processes, it uses to identify climate-related risks and opportunities	
	b) The process, or processes, it uses to identify climate-related risks for risk management purposes	
	c) The process, or processes, it uses to identify, assess and prioritize climate-related opportunities	
	d) The process, or processes, it uses to monitor and manage the climate-related risks and opportunities	

- Introduction
- ESG Approach
- ESG Report
- Appendix

- ESG Data
- ESG Standards Index**
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

ESG Standards Index

IFRS(ISSB)

Based on the draft sustainability disclosure standards ‘S1_General Requirements’ and ‘S2_Climate-Related Disclosures’ issued by the International Sustainability Standards Board (ISSB) under the International Financial Reporting Standards (IFRS) Foundation, we hereby report the performance of our sustainable finance and ESG management activities as follows.

Category	Climate-related Disclosures (IFRS S2)	Page
Metrics and Targets	1. How an entity measures, monitors and manages its significant climate-related risks and opportunities	30-34
	a) Information relevant to the cross-industry metric categories	
	b) Industry-based metrics	
	c) Targets set by the entity to mitigate or adapt to climate-related risks or maximize climate-related opportunities	
	d) Other metrics used by the board or management to measure progress towards the targets identified in c)	32-34, 90
	2. Information relevant to the cross-industry metric categories	
	a) Greenhouse gas emissions - its absolute gross greenhouse gas emissions generated during the reporting period, measured in accordance with the Greenhouse Gas Protocol Corporate Standard, expressed as metric tonnes of CO2 equivalent, classified as Scope 1, Scope 2, Scope 3 emissions;	
	b) For Scope 1 and Scope 2 emissions, the entity shall disclose emissions separately for (1) the consolidated accounting group (the parent and its subsidiaries); (2) associates, joint ventures, unconsolidated subsidiaries or affiliates not included in (1); and (3) the approach it used to include emissions for the entities included in (2) (for example, the equity share or operational control method in the Greenhouse Gas Protocol Corporate Standard);	
	c) Transition risks - the amount and percentage of assets or business activities vulnerable to transition risks	
	d) Physical risks - the amount and percentage of assets or business activities vulnerable to physical risks	
	e) Climate-related opportunities - the amount and percentage of assets or business activities aligned with climate-related opportunities	
	f) Capital deployment - the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	
	g) Internal carbon prices - the price for each metric tonne of greenhouse gas emissions that the entity uses to assess the costs of its emissions; an explanation of how the entity is applying the carbon price in decision-making (for example, investment decisions, transfer pricing and scenario analysis)	32-34
	h) Remuneration - the percentage of executive management remuneration recognized in the current period that is linked to climate-related considerations; a description of how climate-related considerations are factored into executive remuneration	
	3. Scope 3 emissions disclosed and related activities and description	
	a) Upstream and downstream emissions in its measure of Scope 3 emissions	
	b) The categories included within its measure of Scope 3 emissions	12, 32-34
	c) When the entity's measure of Scope 3 emissions includes information provided by entities in its value chain, it shall explain the basis for that measurement	
	d) If the entity excludes those greenhouse gas emissions in paragraph c), it shall state the reason for omitting them	
	4. Climate-related targets	
a) Metrics used to assess progress towards reaching the target and achieving its strategic goals	12, 32-34	
b) The specific target the entity has set for addressing climate-related risks and opportunities		
c) Whether this target is an absolute target or an intensity target		
d) The objective of the target (for example, mitigation, adaptation or conformance with sector or science-based initiatives)		
e) How the target compares with those created in the latest international agreement on climate change and whether it has been validated by a third party		
f) Whether the target was derived using a sectoral decarbonization approach		
g) The period over which the target applies		
h) The base period from which progress is measured		
i) Any milestones or interim targets		

- Introduction
- ESG Approach
- ESG Report
- Appendix

ESG Data
ESG Standards Index
 ISO 26000 Implementation Level Assessment Report
 Third-Party Verification Opinion

For detailed inquiries regarding the Korea Credit Guarantee Fund's activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)
Website www.kodit.co.kr

ISO 26000 Implementation Level Assessment Report

ISO 26000 Implementation Level Assessment

As a result of diagnosing its level of response to ISO 26000 in 2023 through internal assessments and external verification, KODIT received 924.5 points, Level 4.

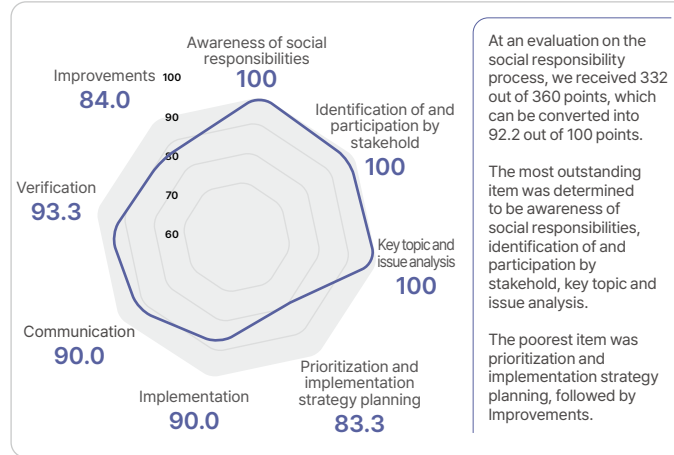
Social responsibility process (8 steps)

1	Recognition of social responsibilities	2	Identification of and participation by stakeholders	3	Key topic and issue analysis
	Review the current situation of the organization based on the management's will		Review stakeholders' interests and demands and establish participation strategies		Make an issue list by reviewing and analyzing current issues and organizational competencies
4	Prioritization and implementation strategy planning	5	Recognition of social responsibilities	6	Communication
	Establish the priorities, goals, and implementation plans of issues requiring improvement, taking the organization's competencies into consideration		Implement the strategies, vision, goals, and implementation plans and monitor social responsibility performance on a regular basis		Communicate with stakeholders by preparing a performance report
7	Verification	8	Improvements		
	Conduct and report activities to enhance the credibility of performance		Review performances on a regular basis and connect to continuous improvements		

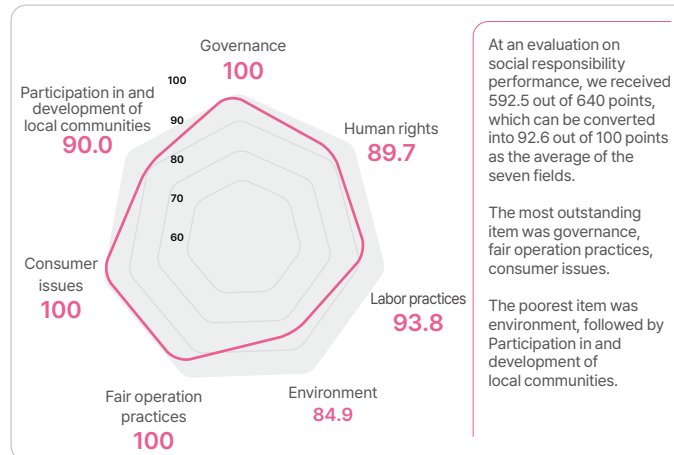
Social responsibility performance (7 key sectors)

Governance	• Activities to respect the social responsibility principle and integrate it with preexisting systems, policies, and practices
Human rights	• Activities to respect, protect, comply with, and realize human rights inside the organization and its influence
Labor practices	• Policies and practices conducted in the organization and to suppliers, which affects employees' working environment
Environment	• Comprehensive activities to reduce the organization's environmental impact, taking the meanings of its decisions and activities into account
Fair operation practices	• Activities to pay attention to ethical behavior in transactions between the organization and other parties such as business partners and suppliers
Consumer issues	• Activities to protect the rights of consumers including consumer education, transparent and fair marketing information and contract, promotion of sustainable consumption, etc.
Participation in and development of local communities	• Activities to be aware of and respect the rights of local communities and efforts to maximize their support and opportunities

Process diagnosis result



Performance diagnosis result



Comprehensive diagnosis result

Category	Score
Process	332/360
Performance	592.5/640
Total	924.5/1000
Grade	4 (highest grade)
Criteria	The sum of the social responsibility process and performance diagnosis scores: At least 850 points
Evaluation agency's comment	As a result of diagnosing KODIT's level of response to ISO 26000, the total score was 924.5 points, corresponding with Grade 4. Grade 4 means that the members of the organization have a high level of awareness of social responsibilities and their organizational operation systems, policies, and practices are well organized. It also means that social responsibility activities are integrated into the entire processes of the organizational activities, which leads to effective performance management. At this grade, the organization needs to maintain their status by promoting social responsibilities within the sphere of their influence and strengthening their solidarity with local communities.

- Introduction
- ESG Approach
- ESG Report
- Appendix**

ESG Data
ESG Standards Index
ISO 26000 Implementation Level Assessment Report
Third-Party Verification Opinion

Statement of Third-Party Verification

To: Korea Credit Guarantee Fund

Foreword

The Korea Compliance Initiative (“KCI,” hereinafter referred to as the “Verifier”) has been commissioned by the Korea Credit Guarantee Fund (“KODIT,” hereinafter referred to as the “Issuer”) to provide a verification statement regarding the 2024 Korea Credit Guarantee Fund Sustainability Report (hereinafter referred to as the “Report”). The responsibility for the information presented in this Report lies with the Issuer, and the responsibility of the Verifier is to provide the Issuer with an independent statement of verification based on the verification methodology expressly stated. Furthermore, the Verifier affirms that it holds no relationships or interests with the Issuer that could potentially impair its independence.

Standards, Scope, and Level of Verification

This verification was conducted at the high level according to the AA1000 AS (2020) Verification Standard, and in accordance with the AA1000 AP v3 (2018) standard for report verification, the adherence to the four principles of inclusivity, responsiveness, materiality, and impact was examined, and the verification was carried out under the type 2 verification of AA1000 AS (2018). In addition, it has been confirmed that the Report is in alignment with the GRI Standards (2021), specifically GRI 1: Foundation 2021, which serves as the framework for sustainability reports. The scope of the verification encompasses the activities and performance of the Issuer’s headquarters, 9 regional headquarters, and 109 business branches, while the activities and performance data concerning the Issuer’s partners, contractors, and other third parties are excluded from the scope of this verification.

Constraints

The Verifier has confirmed the information contained in the Report in accordance with the “Standards, Scope, and Level of Verification” as outlined below. Financial data were verified through audit reports, and activities and performance related to environmental, social and governance (ESG) matters were confirmed through management performance reports, co-growth evaluation reports, and interviews with relevant personnel, as well as through written information. This verification statement has been issued for the benefit of the management of the Issuer based on the agreement with the Issuer, and the Issuer bears ultimate responsibility for all activities and performance data included in the Report.

Verification Methodology

The Verifier has adhered to the KCI verification standards and performed the following verification activities in accordance with the methodology aimed at enhancing the quality of the Report:

- Confirming compliance with the requirements of GRI 1: Foundation 2021 of the GRI Standards
- Confirming the implementation of principles related to information and quality based on the GRI Standards
- Evaluating the appropriateness of procedures and outcomes of materiality assessments
- Reviewing key issues, approaches, activities, performance, monitoring, and goals related to material issues
- Verifying the appropriateness of activities and performance recorded for the year 2023
- Evaluating the process of data collection, generation, management, and accuracy

Verification Results

It has been confirmed that the Issuer’s Report does not contain any inappropriate or inaccurate descriptions regarding its sustainability activities and performance. Furthermore, the Report has been reviewed for its compliance with the GRI Standards, including general disclosures, material topics, and topic standards.

- General Disclosures: 2-1, 2-2, 2-3, 2-4, 2-5, 2-6, 2-7, 2-8, 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-15, 2-16, 2-17, 2-18, 2-19, 2-22, 2-23, 2-24, 2-25, 2-26, 2-27, 2-28, 2-29, 2-30

- Material Topics: 3-1, 3-2, 3-3
- Topic Standards
 - Economic Performance: 201-1, 201-2, 205-1, 205-2, 205-3
 - Environmental Performance: 302-1, 302-3, 304-1, 304-2, 304-4, 305-1, 305-2, 305-4, 305-5, 305-7
 - Social Performance: 401-1, 401-2, 401-3, 403-1, 403-2, 403-4, 403-5, 403-6

• Inclusivity: Providing opinions on and encouraging engagement with stakeholder impacts

KODIT classifies its stakeholders into groups of customers, government, partners, employees, and local communities, and runs communication channels tailored to each group of stakeholders to disclose major issues, in compliance with the principle of inclusivity. In particular, major activities identified through the participation framework for each stakeholder group have been appropriately linked.

• Responsiveness: Transparent disclosure of significant sustainability issues and impacts, and appropriate responses

The Issuer has appropriately described in the Report the activities undertaken and the performance generated in response to the identification of key sustainability issues and the needs and expectations of stakeholders. In addition, by presenting goals related to some stakeholder issues, the Issuer’s commitment to responsiveness has been confirmed.

• Materiality: Identifying and prioritizing key sustainability topics

It has been confirmed that the Issuer appropriately identifies key and core issues through materiality assessments and reflects them in the Report. Furthermore, by benchmarking similar institutions, the Issuer has adequately reflected industry issues and clearly incorporated related activities and performance regarding the identified issues in this Report.

• Impact: Understanding, recognizing, and managing the impact of the organization’s activities on the ecosystem

The Issuer has established the range of stakeholder impacts that reflect the effects of the issues and has set forth efforts to understand the impacts that the organization exerts on society and those that society exerts on the organization, providing initiatives to improve these impacts. In particular, the Issuer has been confirmed to continuously monitor and manage these impacts and to endeavor to mitigate risk factors.

Recommendations

- Publicly disclose information that matches issues derived from key stakeholder channels with efforts to mitigate risks
- Publicly disclose the connection between the results of materiality assessments and the organization’s vision and strategic goals
- Formulate and disclose roadmaps for long-term goals and implementation procedures by key performance metrics

October 1, 2024

President Lee Jeong Myeong
Korea Compliance Initiative




Sustainability Report 2024

- Introduction
- ESG Approach
- ESG Report
- Appendix**

- ESG Data
- ESG Standards Index
- ISO 26000 Implementation Level Assessment Report
- Third-Party Verification Opinion**

For detailed inquiries regarding the Korea Credit Guarantee Fund’s activities in sustainable finance and ESG management, please contact us at the information below:

Contact (+82) 53-430-4183 (Weekdays 8 AM-6 PM)

Website www.kodit.co.kr

