

BU INSURANCE SERVICES-MILAGRO FRIEND INSURANCE SERVICES

UNI & good friend
INSURANCE SERVICES

CORPORATE RESUME

MISSION & VISION

UNI & good friend

MISSION STATEMENT

To strive in order to provide protection to all of our client's values and assets, so it can deliver a peace of mind knowing all the things they value the most and worked hard for are kept safe.

VISION STATEMENT

A good friend is someone who is dependable, reliable, trustworthy and caring. At UNI & Good Friend, we want to do more than what a good friend does. We want to be your best friend!

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PHILOSOPHY BEHIND OUR SERVICE

UNI & good friend

Our keen understanding of business principles combined with our comprehensive knowledge of the industry produce integrated solutions that lead to effective, measurable results for you and the premier insurance companies we represent.

05

LINES OF BUSINESS

UNI & good friend

We offer a wide range of products covering everything from life and health to personal and business insurance needs, as one of the few full-service agencies in the industry.

PERSONAL

- Personal Auto
- Homeowners
- Personal Umbrella
- Renters / Condo
- Water Damage / Flood
- Flood / Earthquake

COMMERCIAL

- Commercial Property / Lessor's Risk
- General Liability
- Haulers Liability
- Worker's Compensation
- Commercial Auto
- Equipment / Flood
- Equipment Breakdown
- Commercial
- Inland Marine
- Professional Liability (E&O)
- Fidelity Liability
- Crime / Fidelity
- Directors & Officers Liability (D&O)
- Builders Risk

HEALTH & LIFE

- Medical Insurance
- Dental Insurance
- Life Insurance
- Medicare MAFO
- Healthcare Management
- Med-Care
- Long Term Care
- Short Term Disability
- Disability
- Life Insurance
- Retirement Plans
- Health Savings
- Mutual Funds

09

Comprehensive coverage for you, to care for those you love

UNI & good friend

LIFE, HEALTH & ESTATE PLANNING

PROPERTY & CASUALTY TEAM

UNI & good friend

Jay Park Senior Vice President ✉ [213] 426-1123 ✉ jaypark@ugfriend.com	Henry Bae Manager ✉ [213] 426-1136 ✉ henrybae@ugfriend.com	Jinny Kwon Commercial Underwriter ✉ [213] 426-1137 ✉ jinnykwon@ugfriend.com
Stephanie Park Commercial Underwriter ✉ [213] 426-1138 ✉ stephaniapark@ugfriend.com	Julie Bae Commercial Underwriter ✉ [213] 426-1140 ✉ juliebae@ugfriend.com	Peter Cho Commercial Underwriter ✉ [213] 426-1139 ✉ petercho@ugfriend.com
Stacy Yoo Commercial Underwriter ✉ [213] 426-1141 ✉ stacyyoo@ugfriend.com		

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Client UNI & Good Friend Insurance
Project Corporate Resume

Plants in Operation

Location	Plant Name
Tianjin, China	1. Tianjin, China
Gungju and Cheonan, Korea	2. Gungju, Korea
Taichung, China	3. Taichung, China
Dongguan, China	4. Dongguan, China
Bac Ninh, Vietnam	5. Bac Ninh I, Vietnam
Gungju, Korea	6. Gungju, Korea
Bac Ninh, Vietnam	7. Bac Ninh 2, Vietnam
Jingdezhen, China	8. Jingdezhen, China

Production Facilities

Family Companies

- UNIQUEST: KOSPI-listed Korea's No. 1 semiconductor distributor
- Accendo: Photo sensor manufacturer with proven R&D capabilities

For more information please contact us at:

Head Office
100, 1st Floor, 214 Haengjado-ro, Bundang-gu, Seongnam-si, Gyeonggi-do, Korea, 463-824
TEL: +82-31-463-4659 E-Mail: foreign_sales@dreamtech.co.kr

Dreamtech Shenzhen Office
Room 1712, Aoying Building, Cailan Road, Futian District, Shenzhen City, China
TEL: +86-755-6220-6275

DREAMTECH

The Center of Smart Dream

Solutions Come from Dreamtech

DREAMTECH

Modules & Solutions

- Leading provider of electronic modules and solutions for mobile phones, tablets, wearables, IoT, AI, home appliance, and automotive.

Qualified Manufacturing System

- Abundant EMS experience
- World-class manufacturing quality
- R&D capability

Cost Competitiveness

- Optimized low cost operation system
- Manufacturing facilities in China and Vietnam

Fast Response

- Streamlined procurement
- Flexible & sufficient production capacity
- On-time delivery

Roadmap to Growth

1. Mobile

The Center of Smart Device

Dreamtech develops and manufactures ICT electronic modules, such as sub PBA, in mobile phones, tablets, and PCs. We supply over 250 million units in a year. We also develop and manufacture customized fingerprint packages and various types of touch screen modules (LCD & LED) for mobile phones, tablets, and PCs. Our products are ready to use on demand. We are envisioning the use of our edge devices even for healthcare and other areas.

2. Home Electronics

The Center of Smart Home

Dreamtech currently focuses on realizing the Smart Home IoT by connecting our capabilities with the semiconductor industry. Various technologies for IoT such as various sensors, ZIGBEE, BLE, WiFi modules and LCD & LED touch screen modules for mobile phones are ready to use on demand. We are envisioning the use of our edge devices even for healthcare and other areas.

3. Automotive

The Center of Smart Drive

Dreamtech builds LED lamp modules for leading Korean and global automotive brands. These modules have various functions such as proximity, distance, and rain sensors, which will have wider applications beyond the original purpose. In addition to the existing needs, we plan to develop Electric Power Steering, Electric Power Braking, Electric Power Load Distribution, Battery Performance Forecast, Load Scheduling, and more.

4. New Businesses

The Center of Future Dream

Dreamtech is nurturing the next growth engine. With the recent acquisition of Accendo, we are now capable of developing innovative 3D sensing solutions, with proven innovative R&D capabilities. Considering the extensive range of Dreamtech's expertise, we will make a greater step forward in the future in various areas of Mobile, Home Appliance, Automotive, Industrial, and Healthcare.

Client Dreamtech

Project International Expo - Corporate Brochure

Invitation to C-TOUCH Shenzhen 2015

Dreamtech



INVITATION

DREAMTECH
SOLUTIONS COME FROM DREAMTECH

C-TOUCH Shenzhen 2015

DREAMTECH is participating in C-TOUCH 2015. We are pleased to present our latest developments in fingerprint modules and packages, various sensors, and large touch screen modules.

You are sincerely welcome to visit our booth, 1A101.

See you soon,
Dreamtech Co., Ltd.

For more information please contact us at:

Head Office
Uniqest Bldg. 314, Hwangsaeul-ro, Bundang-gu, Seonnam-si, Gyeonggi-do, Korea, 463-824
TEL: +82-31-463-4659 **e-Mail:** foreign_sales@idreamtech.co.kr

Dreamtech Shenzhen Office
Room 1712, Aoxinya Building, Caijian Road, Futian District, Shenzhen City, China
TEL: +86-755-8320-6375

www.idreamtech.co.kr

Client Dreamtech

Project International Expo - Email invitation



Client Dreamtech

Project International Expo Booth Design

Client Dreamtech

Project Website renewal (www.idreamtech.co.kr)

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Applications

- Smart Phone** Smartphone's SUB PBA
 - + USB PBA
 - + Touch Sensor PBA
 - + Hall Sensor PBA
 - + RF Switch & Line PBA
- Smart Phone** Smartphone's side PBA
 - + Power Key PBA
 - + Volume Key PBA
- Smart Phone** Smartphone's upper PBA
 - + LED & Motor PBA
 - + Ear Jack PBA
 - + Headphone PBA
 - + Proximity Sensor PBA
 - + Light Sensor PBA
- Smart Phone** Smartphone's inner PBA
 - + T Flash Socket PBA
 - + EIM Card Socket PBA
- Wearable Device** VR device's upper, side modules
 - + Sensor PBA
 - + Touch Key PBA
- Wearable Device** Smart watch's inner modules
 - + Hall IC
 - + Sensor PBA

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Korea Operations

Bunjang	Cheonan 1	Cheonan 2	Gungju	Wansu
Businesses	Corporate Development, Overseas Sales, Marketing, Innovation & Convergence Team, Research Center			
Address	3 & 4F Uniques Building, 314 Hwangsaero, Bundang, Seongnam, Gyeonggi, Korea			

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Overseas Operation

Official Name	Business	Area
Dongguan Alliedus	Smartphone modules, Fingerprint modules	Land 9,800m² Building 10,800m²

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Certificates

We have been approved by the world-standard certification institutions for our quality and technology, acquiring the certificates as follows:

2015-10 TL 9000-H R5/R5.0 / ISO 9001:2008 (Issued By Cetech)

Quality Management System

TL 9000-H R5.5/R5.0
KS Q ISO 9001:2009
ISO 9001:2008

Issue Date 2014-12-14
Valid Until 2014-12-29
Issued To Dreamtech Cheonan I
Issued By Cetech
Scope ISO 9001: Design, development and manufacture of SUB PBA and fingerprint sensor for mobile phone TL 9000: Design, development, manufacture of SUB PBA and fingerprint sensor for mobile phone

2015-10 ISO 14001:2004 (Issued by Cetech)
2015-10 KS Q ISO 9001:2009 / ISO 9001:2008 (Issued by Cetech)
2015-07 ISO 14443 (Issued by LL-C)
2015-09 ISO TS 16949:2009 (Issued by SAI GLOBAL)
2015-09 K-OHSMS 18001:2007 / OHSAS 18001:2007 (Issued by Cetech)
2014-04 KS Q ISO 9001:2009 / ISO 9001:2008 (Issued by Cetech)
2014-04 ISO 9001:2008 (Issued by ANAB)
2014-04 ISO 14001:2004 (Issued by ANAB)
2014-04 KS I ISO 14001:2009 / ISO 14001:2004 (Issued by Cetech)
2011-09 K-OHSMS 18001:2007 / OHSAS 18001:2007 (Issued by Hyundai Moon)

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Contact Us

Our Main Contact

3 & 4F Uniques Building, 314 Hwangsaero, Bundang, Seongnam, Gyeonggi, Korea

Contact Us

If you have any queries, please leave your message and contact information below. We will get back to you as soon as possible. Thank you.

Sender's Information

Name _____
 e-Mail _____
 Phone No. _____

Type of Inquiry

Company General
 Customer Quality
 New Business
 Career
 Others

Subject _____

Message _____

Send **Cancel**

DREAMTECH

[Business](#) [Company](#) [Career](#) [News](#) [Contact](#)

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 Others

Subject _____

Message _____

Send **Cancel**

Client Dreamtech

Project Website renewal (www.idreamtech.co.kr)

Client KB Financial Group
Project Annual Report 2015

The annual report for KB Financial Group, 2015, is a comprehensive document designed to provide stakeholders with a detailed overview of the group's performance, strategic initiatives, and future prospects. The report is structured into several key sections:

- Front Cover:** Features a large yellow starburst graphic with the text "Brilliant" and "KB Financial Group".
- Table of Contents:** Located on the left side, it includes sections like "In Direction", "In Operation", and "In Financials".
- Group at a Glance:** A central section featuring a large yellow starburst graphic with the text "KBFG aspires to be a Strong Financial Partner". It highlights that KBFG offers industry-leading products and services to customers.
- Subsidiary Profiles:** Detailed profiles of various subsidiaries, each with its own starburst graphic and specific highlights. Examples include KB Kookmin Bank, KB Insurance, KB Capital, KB Asset Management, KB Investment & Securities, KB Data Systems, KB Retail Banking, and KB Asset Leasing.
- Financial Highlights by Subsidiary:** A section showing financial data for each subsidiary, including Total Assets, Net Income, and Return on Assets.
- Retail Banking:** Focuses on KB Kookmin Bank's strategy to establish a customer-centric support system, introduce one-stop service centers, and strengthen its education programs.
- Investing Support for Startup:** Details the Group's support for startup companies, including the "No.1" program.
- Synergy Creation:** Discusses the Group's focus on synergy creation through strategic alliances and joint ventures.
- Annual Report 2015:** A separate section at the bottom left.
- Back Cover:** Features a large yellow starburst graphic with the text "KB Financial Group is cultivating global business competencies, and growing into the No.1 financial group through building of competitive strengths that stand apart."



Client KB Financial Group
Project Annual Report 2009
Awards 2010 LACP Awards Platinum / 2010 LACP Global Top 100 Annual Report (www.lACP.com)



Vision & Strategy

KB Financial Group's Vision for Future Economic Recovery and KB's Work Plan for 2010

KB's Vision

The KB Financial Group's vision is to become the best financial institution in Asia. We are working hard at home to achieve this goal. We are fully focused on corporate strategy, innovating by creating new businesses, and have created risk management, and other areas.

KB's Work Plan for 2010

KCII Business Management

2010 Business Plan

Principles of Business

KB's Business Management



Corporate Governance

Corporate Governance

KB Financial Group pursues a world-class corporate governance structure through the operation of various committees based on the system of checks and balances.

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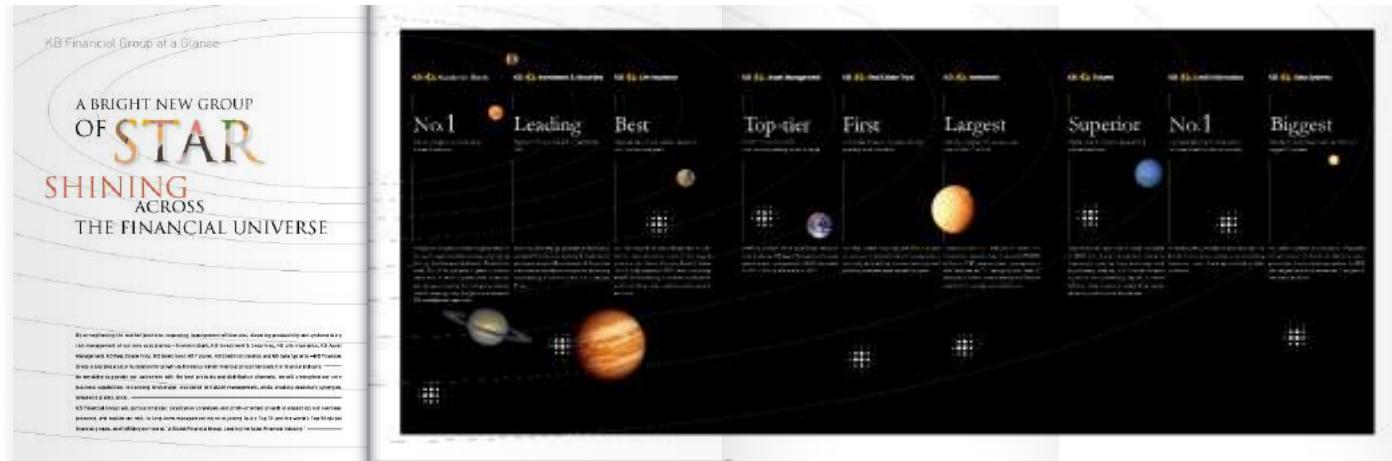
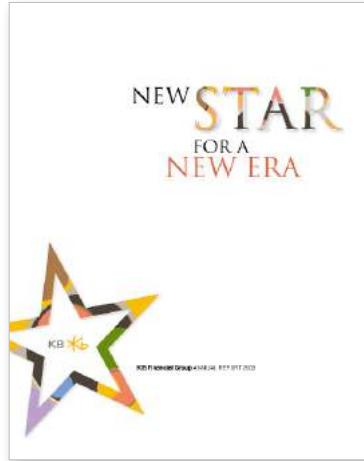
KCI Investment & Securities

Leveraging group synergy, KB Investment & Securities, in cooperation with Kookmin Bank, successfully completed an industry rate for one of Korea's largest M&A deals in 2009. It marked the first major M&A deal where a domestic investment bank played an exclusive advisory role.

2010 Results

KCI Investment & Securities

2010 Results



Financial Indicators	
In such of the difficult current and external economic environment KB Financial Group achieved strong financial results in 2008 with significant growth in assets under management and profitably operating all its business units. The group's expansion and success is reflected in the following figures: recorded a 10% increase over 2007 across the various financial services areas. The group's total assets rose by 20% to \$600.12 billion (including trust assets) over 2007 compared with the previous year, while total shareholders' equity increased by 16.8% to \$99.11 billion (excluding treasury stock).	
2008 Total Assets (\$ billions)	320.0
2008 Total Shareholders' Equity (\$ billions)	18.8
Group Net Income (\$ millions)	1,873.3
Group Dividends to Shareholders (\$ millions)	4,387.1
2008 Total Assets (\$ billions)	0.75
2008 Total Shareholders' Equity (\$ billions)	11.92
Group Net Income (\$ millions)	13.18
Group Dividends to Shareholders (\$ millions)	1.26

Client KB Financial Group
Project Annual Report 2008
Awards 2009 LACP Awards Platinum / 2009 LACP Global Top 100 Annual Report (www.lACP.com)

Board of Directors

Chairman, Director, President Chairman of the Executive Committee Chairman of the Audit Committee Chairman of the Compensation Committee Chairman of the Nomination Committee Chairman of the CSR Committee	Chairman, Director Chairman of the Executive Committee Chairman of the Audit Committee Chairman of the Compensation Committee Chairman of the Nomination Committee Chairman of the CSR Committee
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Ethical Management

KB Financial Group is developing an ethical program to raise awareness of ethical management and the importance of corporate social responsibility, while building compliance culture through continuous training and sharing of corrective measures against unethical behavior.

ESG **ESG**

NEW STAR FOR NEW CUSTOMER VALUE

KB Investment & Securities

The newly established KB Investment & Securities has enjoyed industry-leading profitability, ranking the top 100 and with total revenue in the industry as of September 2016, while maintaining its market share in 2017. In addition, KB Investment & Securities holds the No. 1 position in the core securities business industry within KB Financial Group. KB Investment & Securities enjoyed the retail market and mid-sized SMEs' financial business.

KB Real Estate Trust

Creating value business models including global property management and real estate investment trusts, KB Real Estate Trust is proactively positioned to respond to recent changes in the real estate market. KB Real Estate Trust is currently one of the largest real estate management companies with an emphasis on strategic asset management, risk management and management efficiency.

NEW STAR FOR NEW INTRINSIC VALUE



What Does It Take
to Become
a Global Institution?



A Culture of Multiplicity Thriving
on Convergence and Innovation

Client Hana Financial Group
Project Annual Report 2011
Awards 2012 LACP Awards Silver / 2012 ARC Awards Silver

What Does It Take
to Become
a Global Institution?

02

Strengths That Are Unsurpassed

Financial Fundamentals

Building Up Fundamentals That Are Sustainable

Strong and Sustainable Financial Fundamentals We strive to be a leading player in global banking. Our financial strength is built on a solid foundation of strong fundamentals, with nearly one-third of our total assets under management invested in our core banking business. Our capital base is well diversified, with approximately 60% of our capital coming from shareholders and 40% from retained earnings. Our capital adequacy ratio stands at 11.5%, which is well above the minimum regulatory requirement of 8%. Our capital base is well diversified, with approximately 60% of our capital coming from shareholders and 40% from retained earnings. Our capital adequacy ratio stands at 11.5%, which is well above the minimum regulatory requirement of 8%.

Customer Focus

Going beyond Customer Banking Needs

The Group's commitment to customer banking needs is reflected in its extensive banking network, which includes more than 1,000 branches and ATMs across the region. The Group also offers a wide range of banking services, including personal banking, corporate banking, and investment banking. The Group's commitment to customer banking needs is reflected in its extensive banking network, which includes more than 1,000 branches and ATMs across the region. The Group also offers a wide range of banking services, including personal banking, corporate banking, and investment banking.

Young at Heart, Taking the Extra Steps for Customers

"I have been working with many banks for years and I think HSBC is one of the best. It has excellent service and products. I like the bank's slogan, 'Going beyond Customer Banking Needs'. They always go the extra mile to help me with my banking needs. I am very satisfied with their service."

What Drives It Take
to Become
a Global Institution?

03

Potentials That Can Grow Together

Business Innovation

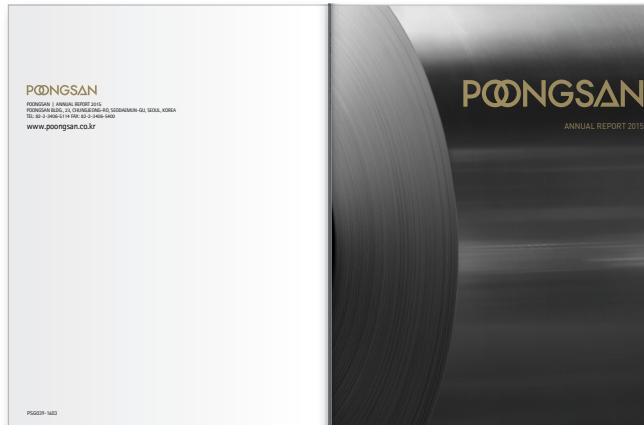
Driven to Innovation to Stay Ahead

Innovation is a cornerstone of HSBC. In many areas of its business operations, the Group is introducing new technologies and processes to stay ahead of the competition. For example, HSBC has introduced a new mobile banking app called "HSBC Go" that allows customers to manage their accounts on the go. The Group is also investing in research and development to stay ahead of the competition. For example, HSBC has introduced a new mobile banking app called "HSBC Go" that allows customers to manage their accounts on the go. The Group is also investing in research and development to stay ahead of the competition.

Human Resource Development

Practicing HR Development as a Sure-Bet Investment

The Group's commitment to human resource development is reflected in its extensive training programs, which include both internal and external training. The Group also invests in its employees' professional development, providing them with opportunities to learn new skills and advance their careers. The Group's commitment to human resource development is reflected in its extensive training programs, which include both internal and external training. The Group also invests in its employees' professional development, providing them with opportunities to learn new skills and advance their careers.



MISSION Poongsan Corporation can and will contribute to human progress through our superior products, employment opportunities, and uncompromising service.

VISION Poongsan will set the global standard for excellence in everything we do.

POONGSAN WAY

CORE VALUES

5C

Challenge
Create
Change
Confide
Communicate

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PRODUCT INFORMATION

- COIN BLANKS
- FABRICATED NON-FERROUS METAL PRODUCTS
- COMMERCIAL AMMUNITION
- AIRCRAFT ALUMINUM
- PLATE, TUBE & RODS
- RAIL, SHEET & WIRE
- OTHER METALS
- STAINLESS STEEL DRILLS
- STAINLESS STEEL TUBES
- DEFENCE PRODUCTS
- MILITARY AMMUNITION
- COMMERCIAL AMMUNITION
- MACHINERY
- RESEARCH & DEVELOPMENT

Coin Blanks

"One Stop Service" from melting old coins to producing new coin blanks enables Poongsan to be an undisputed world leader in the coin blank industry.

Over the past forty-seven years, Poongsan has earned a reputation as a trusted supplier of coin blanks to the global market. In 1972, the company was designated as the sole coin blank manufacturer of the Republic of Korea by the Korea Minting and Security Printing Corporation. Since then, Poongsan has supplied more than 100 billion coin blanks to over 40 countries around the world.

Poongsan casted 50 different types of coin blank materials - from brass, nickel silver, copper, aluminum bronze to other special copper alloys. In recent years, it has concentrated on meeting the global demand for bi-metal, clad metal and non-coin blanks. It has also expanded its coin blank production to include stainless steel coin blanks.

Poongsan also operates special facilities dedicated to the production of precious metal coin blanks for commemorative coins and medallions. With its expertise of forty-seven years, it is a leader in the global market for precious metal blanks. Poongsan has supplied coin blanks to various national and international events which include the 1988 Olympic Games, the 2002 FIFA World Soccer Game and the Asia-Pacific Economic Cooperation (APEC) in 2005.

COMPANY & FINANCIAL INFORMATION

- COMPANY INFORMATION
- OVERSEAS & DOMESTIC NETWORK
- DOMESTIC AFFILIATES
- OVERSEAS AFFILIATES
- COMPANY HISTORY
- FINANCIAL INFORMATION
- ORGANIZATION & BOARD OF DIRECTORS
- OVERSEAS & DOMESTIC NETWORK

OVERSEAS AFFILIATES

CHINA OVERSEAS OFFICE, SHANGHAI
Poongsan established its first overseas office in Shanghai in 1996. The office supplies various types of coin blanks to the Chinese market. Poongsan has already grown in sales of high value metal coin blanks to the right-hand and eastern markets in China.

THE UNITED STATES, LOS ANGELES
Poongsan established its office in Los Angeles in 1998. Poongsan's Los Angeles office supplies various types of coin blanks to the United States market. Poongsan has already grown in sales of high value metal coin blanks to the right-hand and eastern markets in the United States.

THE UNITED KINGDOM, LONDON
Poongsan established its office in London in 2000. Poongsan's London office supplies various types of coin blanks to the United Kingdom market. Poongsan has already grown in sales of high value metal coin blanks to the right-hand and eastern markets in the United Kingdom.

THE SINGAPORE, SINGAPORE
Poongsan established its office in Singapore in 2002. Poongsan's Singapore office supplies various types of coin blanks to the Southeast Asian market. Poongsan has already grown in sales of high value metal coin blanks to the right-hand and eastern markets in Southeast Asia.

THE HONG KONG, HONG KONG
Poongsan established its office in Hong Kong in 2003. Poongsan's Hong Kong office supplies various types of coin blanks to the Chinese market. Poongsan has already grown in sales of high value metal coin blanks to the right-hand and eastern markets in China.

Client Poongsan

Project Annual Report 2015

More than banking

(2012 Annual Report)

Profile

The bank introduces its unique value proposition, "More than banking", based on its regional banking characteristics. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911. The bank has been providing various banking services to local communities since 1911.

Retail Banking

The bank emphasizes its customer base and business environment, as it introduces itself as a bank from the regional customers, develops the regional value by focusing on localities in general.

Credit Card

The bank introduces a range of over 100 kinds of credit cards for customer needs and targets young markets, thus increasing credit card usage volume and expanding its customer base.

We speak to the world.

The bank provides various foreign exchange services, such as remittance services, to overseas customers. The bank also offers various foreign exchange services, such as remittance services, to overseas customers. The bank also offers various foreign exchange services, such as remittance services, to overseas customers. The bank also offers various foreign exchange services, such as remittance services, to overseas customers.

International Business

The bank introduced one page of new contents in the international business section. The bank also emphasizes the importance of the international business section, which includes a case of 3D IT, the implementation of various international business services, and the introduction of various international business services. A year earlier for the first time, the bank introduced one page of new contents in the international business section, which includes a case of 3D IT, the implementation of various international business services, and the introduction of various international business services.

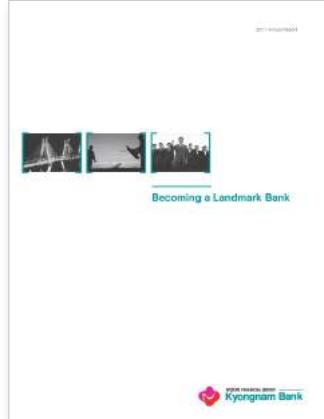
Human Resource Management

The bank has a special internship program for university students who have struggled with personal credit since 2012 to be relatively high.

We touch everyone's hearts

The bank introduced one page of new contents in the human resource management section. The bank also emphasizes the importance of the human resource management section, which includes a case of 3D IT, the implementation of various human resource management services, and the introduction of various human resource management services. A year earlier for the first time, the bank introduced one page of new contents in the human resource management section, which includes a case of 3D IT, the implementation of various human resource management services, and the introduction of various human resource management services.

Client Kyungnam Bank
Project Annual Report 2012



Financial Highlights

	2011	2010	Change
Gross assets	\$21.3B	\$20.4B	+4.4%
Net assets	\$1.0B	\$0.9B	+11.1%
Interest income	\$1.0B	\$0.9B	+11.1%
Interest expense	\$0.4B	\$0.3B	+33.3%
Net interest margin	2.5%	2.3%	+8.7%
Non-interest income	\$0.2B	\$0.1B	+100.0%
Non-interest expense	\$0.6B	\$0.5B	+20.0%
Net profit	\$0.2B	\$0.1B	+100.0%

Profitability

	2011	2010	Change
Net profit	\$0.2B	\$0.1B	+100.0%
Net interest margin	2.5%	2.3%	+8.7%
Return on assets	2.0%	1.5%	+33.3%
Return on equity	12.0%	10.0%	+20.0%
Net interest margin	2.5%	2.3%	+8.7%

Risk Management

	2011	2010	Change
Non-performing loans	\$0.1B	\$0.1B	+0.0%
Provision for loan losses	\$0.1B	\$0.1B	+0.0%
Provision for loan losses / Non-performing loans	100%	100%	+0.0%

Designing together

Through its unique participation-oriented model for regional construction and financial growth, Kyungnam Bank is making significant progress toward becoming a landmark bank for the region. As it lays the foundation for sustainable growth, it is maintaining stability, probably insuring the current uncertainty of the market, implementing a proactive risk-management system, enhancing efficiency in management, and building mutually-beneficial relationships with local communities.

Photo: Kyungnam Bank, Sancheong Branch Office | © Kyungnam Bank



Retail Banking

Small Business

The Bank's Small Business department offers a range of banking products and services designed to support the growth of small and medium-sized enterprises. The department provides various financing options, including term loans, working capital loans, and overdraft facilities. It also offers specialized services such as cash management, deposit products, and insurance coverage. The department aims to provide comprehensive support to help small business owners succeed in their ventures.

Corporate Banking

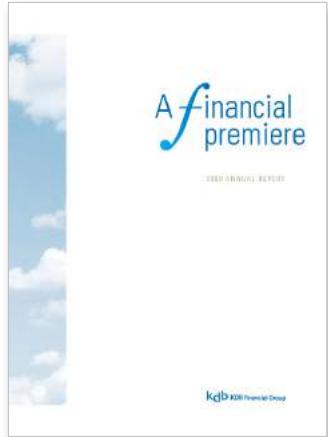
The Bank's Corporate Banking department provides a wide range of banking services to large corporations and institutions. It offers financing solutions for working capital, capital structure optimization, and strategic investments. The department also provides risk management tools like derivatives and structured products. It emphasizes relationship banking and personalized service to meet the specific needs of corporate clients.

Private Banking

The Bank's Private Banking department focuses on wealth management and investment banking. It offers high-end services for affluent individuals, including trust management, asset protection, and tax planning. The department also provides financing for luxury goods and private jet charter services. It emphasizes privacy and discretion, offering tailored solutions to high-net-worth individuals.

Growing together

Kyungnam Bank strives to become a landmark bank for all stakeholders, including shareholders, customers, employees, and local communities. It believes that community strength forms the foundation, allowing the bank to implement successful management that fosters growth and stability. A bank that is guided by local communities and is fully dedicated to them, is a landmark bank that inspires pride in its region.



An ensemble of financial virtuosi

KDB Korea Development Bank is a leading financial institution in Korea, providing a wide range of banking services, including commercial banking, investment banking, and insurance. KDB is also involved in the development of Korea's financial market through its participation in the Korean Stock Exchange and the Korean Bond Market.

Profile

KDB is a state-owned financial institution established in 1962. It is one of the largest commercial banks in Korea, with a total assets of approximately 100 trillion won. KDB has a diversified business portfolio, including retail banking, corporate banking, investment banking, and insurance. KDB is also involved in the development of Korea's financial market through its participation in the Korean Stock Exchange and the Korean Bond Market.

Key Figures

KDB's total assets reached 100 trillion won in 2009, making it one of the largest commercial banks in Korea. KDB's net income was 100 billion won in 2009, and its net profit margin was 1.0%. KDB's capital adequacy ratio was 10.0% in 2009, and its risk-weighted assets were 100 trillion won. KDB's liquidity ratio was 100% in 2009, and its loan-to-deposit ratio was 100% in 2009.

Financial Indicators

Item	Value
Total Assets	157,163
Net Income	20,150
Capital Adequacy Ratio	2,431.6
Risk-Weighted Assets	1,046.8
Net Profit Margin	0.60
Net Interest Margin	5.30
Net Interest Margin	16.8
Net Interest Margin	15.0
Net Interest Margin	2.5
Net Interest Margin	83.8

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- 1. Introduction
- 2. Corporate Governance
- 3. Financial Performance
- 4. Risk Management
- 5. Capital Adequacy
- 6. Liquidity Management
- 7. Asset Quality
- 8. Profitability
- 9. Capital Allocation
- 10. Financial Markets
- 11. Environmental, Social, and Governance (ESG) Initiatives
- 12. Future Outlook

A maestro with a vision

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Harmony of financial services

KDB's mission is to provide comprehensive financial services to its clients. KDB's goal is to become a leader in the financial industry by providing a wide range of financial products and services, including banking, insurance, and investment services. KDB's mission is to provide comprehensive financial services to its clients. KDB's goal is to become a leader in the financial industry by providing a wide range of financial products and services, including banking, insurance, and investment services.

Korea Development Bank

KDB is a state-owned financial institution established in 1962. It is one of the largest commercial banks in Korea, with a total assets of approximately 100 trillion won. KDB has a diversified business portfolio, including retail banking, corporate banking, investment banking, and insurance. KDB is also involved in the development of Korea's financial market through its participation in the Korean Stock Exchange and the Korean Bond Market.

Corporate Banking

KDB's corporate banking division, which includes commercial banking, investment banking, and insurance, is one of the largest in Korea. KDB's corporate banking division is responsible for providing a wide range of banking services to large corporations, including project financing, syndicated loans, and hedging in foreign currency management, as well as providing office investment banking services.

Retail Business

KDB's retail business division, which includes personal banking, insurance, and investment services, is one of the largest in Korea. KDB's retail business division is responsible for providing a wide range of banking services to individuals, including personal banking, insurance, and investment services.

Korea Development Bank

KDB is a state-owned financial institution established in 1962. It is one of the largest commercial banks in Korea, with a total assets of approximately 100 trillion won. KDB has a diversified business portfolio, including retail banking, corporate banking, investment banking, and insurance. KDB is also involved in the development of Korea's financial market through its participation in the Korean Stock Exchange and the Korean Bond Market.

Corporate Banking

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Client Korea Development Bank
Project Annual Report 2009



Financial Highlights

Woori Investment & Securities is committed to providing our clients with the best possible service. Our financial highlights for 2010 show significant growth and success across all sectors.

Key Figures:

- Total Assets Under Management: ₩1,000 Trillion
- Customer Accounts: 1,000,000
- Brokerage Volume: ₩100 Trillion
- Corporate Finance Transactions: 100
- Banking Services: 100
- Investment Banking: 100

Financial Performance:

Category	2010	2009
Customer Accounts	1,000,000	950,000
Brokerage Volume	₩1,000 Trillion	₩950 Trillion
Corporate Finance	100	95
Banking Services	100	98
Investment Banking	100	97

Churn Analysis:

Category	2010	2009
Churn Rate	10%	12%
Churn Volume	100,000	120,000
Churn Type	Customer Loss	Customer Loss

Revenue by Sector:

Sector	Revenue
Brokerage	₩500 Trillion
Corporate Finance	₩100 Trillion
Banking Services	₩100 Trillion
Investment Banking	₩100 Trillion

Investment Banking

Woori Investment & Securities is a leading player in the investment banking sector. Our team's expertise and experience have contributed to our success in 2010.

Key Figures:

- Total Assets Under Management: ₩1,000 Trillion
- Customer Accounts: 1,000,000
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Revenue by Sector:

Sector	Revenue
Brokerage	₩500 Trillion
Corporate Finance	₩100 Trillion
Banking Services	₩100 Trillion
Investment Banking	₩100 Trillion

17 Trading

Woori Investment & Securities has a long history of success in the trading industry. Our team's expertise and experience have contributed to our success in 2010.

Key Figures:

- Total Assets Under Management: ₩1,000 Trillion
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Revenue by Sector:

Sector	Revenue
Brokerage	₩500 Trillion
Corporate Finance	₩100 Trillion
Banking Services	₩100 Trillion
Investment Banking	₩100 Trillion

19 Global Reach

Woori Investment & Securities has a global presence, with operations in over 100 countries around the world. Our team's expertise and experience have contributed to our success in 2010.

Key Figures:

- Total Assets Under Management: ₩1,000 Trillion
- Customer Accounts: 1,000,000
- Brokerage Volume: ₩100 Trillion
- Corporate Finance Transactions: 100
- Banking Services: 100
- Investment Banking: 100

Financial Performance:

Category	2010	2009
Customer Accounts	1,000,000	950,000
Brokerage Volume	₩1,000 Trillion	₩950 Trillion
Corporate Finance	100	95
Banking Services	100	98
Investment Banking	100	97

Churn Analysis:

Category	2010	2009
Churn Rate	10%	12%
Churn Volume	100,000	120,000
Churn Type	Customer Loss	Customer Loss

Revenue by Sector:

Sector	Revenue
Brokerage	₩500 Trillion
Corporate Finance	₩100 Trillion
Banking Services	₩100 Trillion
Investment Banking	₩100 Trillion

21 Social Contribution

Woori Investment & Securities is committed to making a positive impact on the communities we serve. Our social contribution efforts have been instrumental in helping to build a better future for everyone.

Key Figures:

- Total Assets Under Management: ₩1,000 Trillion
- Customer Accounts: 1,000,000
- Brokerage Volume: ₩100 Trillion
- Corporate Finance Transactions: 100
- Banking Services: 100
- Investment Banking: 100

Financial Performance:

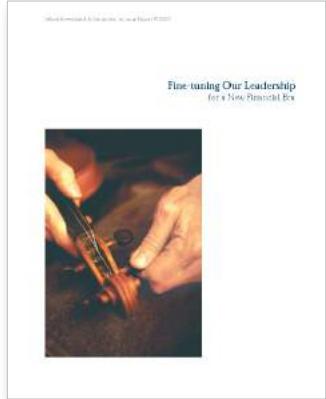
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Revenue by Sector:

Sector	Revenue
Brokerage	₩500 Trillion
Corporate Finance	₩100 Trillion
Banking Services	₩100 Trillion
Investment Banking	₩100 Trillion



Industry-leading Investment Banking

HSBC's industry leading investment banking franchise has delivered record revenues in 2009. In 2009, HSBC's Investment Banking division reported record revenues of \$1.5 billion, up 10% from 2008. This growth was driven by strong performance across all major product areas, with significant increases in capital markets, structured products and M&A, leveraged finance, and energy. HSBC's Investment Banking division also saw record revenues in its global banking and trading business, which includes derivatives, structured products, and foreign exchange.

Strong regional investment banking

The PRC's Hong Kong arm again captured the top position in Asia Pacific's regional investment banking market, with record revenues of \$1.2 billion, up 10% from 2008. The firm has also strengthened its presence in the region, with the opening of a new office in Seoul, South Korea, and the expansion of its existing offices in Tokyo, Seoul, and Seoul.

Investing Smartly in Financial Services

HSBC's Global Financial Services division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its retail banking and wealth management business, which includes personal banking, private banking, and wealth management. HSBC's Global Financial Services division also saw record revenues in its commercial banking business, which includes corporate banking, risk management, and treasury services.

Investing Well in Trading Business

HSBC's Global Trading Business division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its foreign exchange, derivatives, and structured products businesses. HSBC's Global Trading Business division also saw record revenues in its commodity trading business, which includes oil and gas, metals, and agriculture.

Ensuring Our Future

HSBC's Global Risk Management division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its credit risk, market risk, and operational risk management businesses. HSBC's Global Risk Management division also saw record revenues in its capital markets risk management business.

Strong Presence in Trading Business

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Sharpening Our Edge in Wealth Management

HSBC's Global Wealth Management division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its personal banking, private banking, and wealth management businesses. HSBC's Global Wealth Management division also saw record revenues in its commercial banking business, which includes corporate banking, risk management, and treasury services.

Ensuring Our Future

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Ensuring Our Future

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Innovative

HSBC's Global Research division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its research, consulting, and analytical services businesses. HSBC's Global Research division also saw record revenues in its strategic planning and risk management businesses.

Highest

HSBC's Global Research division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its research, consulting, and analytical services businesses. HSBC's Global Research division also saw record revenues in its strategic planning and risk management businesses.

Latest

HSBC's Global Research division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its research, consulting, and analytical services businesses. HSBC's Global Research division also saw record revenues in its strategic planning and risk management businesses.

Fostering a Culture of Innovation

HSBC's Global Research division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its research, consulting, and analytical services businesses. HSBC's Global Research division also saw record revenues in its strategic planning and risk management businesses.

Cutting-edge IT Systems

HSBC's Global Technology division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its technology, infrastructure, and operations businesses. HSBC's Global Technology division also saw record revenues in its strategic planning and risk management businesses.

Enhancing Risk Management

HSBC's Global Risk Management division reported record revenues of \$1.5 billion, up 10% from 2008. The division's success was driven by record revenues in its credit risk, market risk, and operational risk management businesses. HSBC's Global Risk Management division also saw record revenues in its capital markets risk management business.

Responsible for Our Future

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2014 Sustainability Report

Creative & Competitive Chemical Leader

Hanwha Chemical

Introduction to Business Areas

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PVC Business

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Vertical Integration of PVC/CA Production

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Business Milestones

High Value-added EVA Products

Key Performance Indicators

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Revenue

Polyethylene (PE)

Polyvinyl Chloride (PVC)

Business Milestones

Key Products

Business Milestones

Revenue

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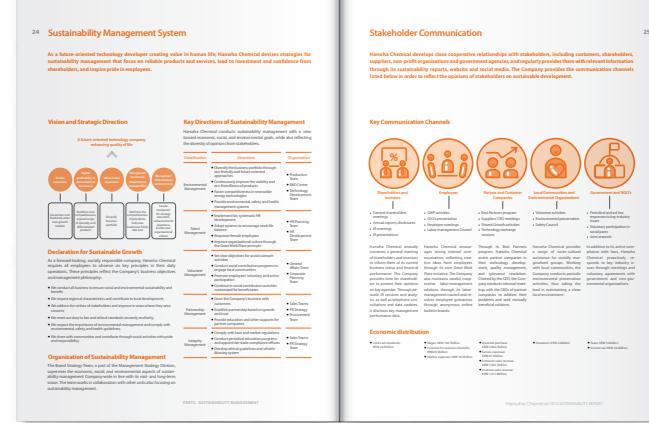
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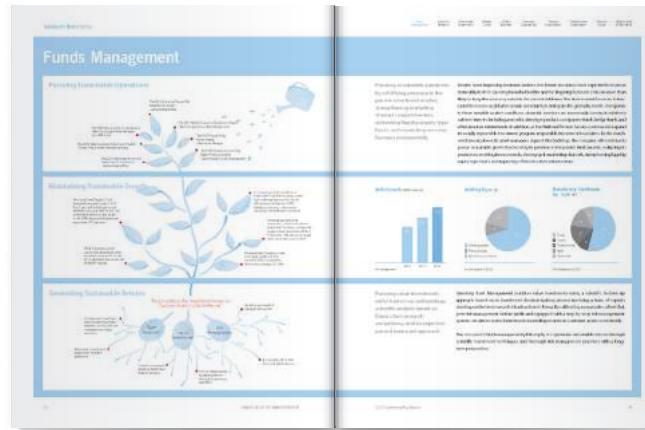
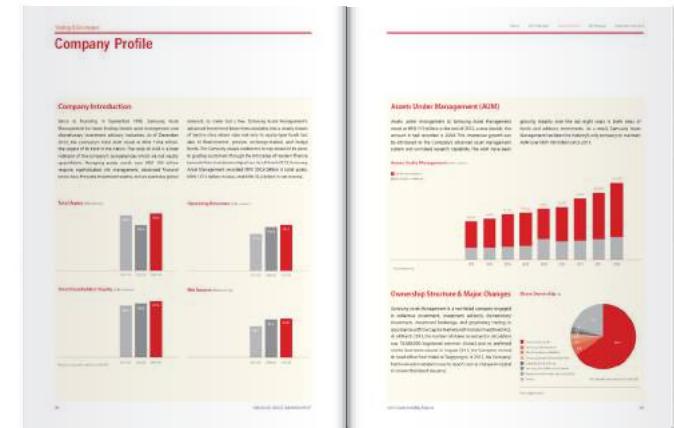
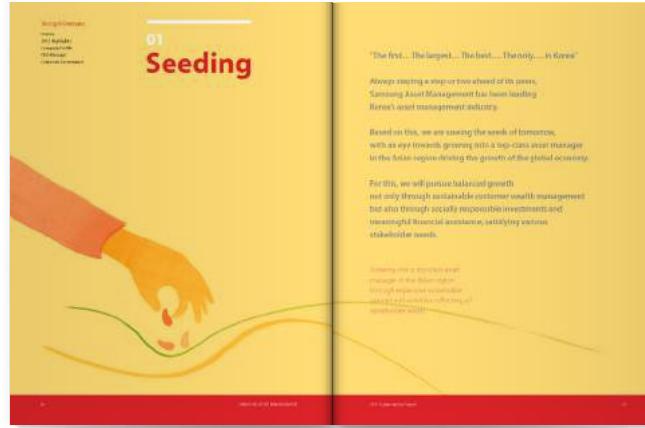
Client Hanwha Chemical

Project Sustainability Report 2016 (Korean, English)



Client Hanwha Chemical
Project Sustainability Report 2015 (Korean, English, Chinese)





Client Samsung Asset Management
Project Sustainability Report 2013 (Korean, English)

03 Blooming

As beautiful flowers delight everyone around them, Samsung Asset Management warms the hearts of all stakeholders with better values.

Enhancing employee value with various reward systems and benefits and taking an active part in global environmental campaign through developing various eco-friendly products and programs, we endeavor to maintain our activities as an integral part of our corporate culture. Because by meeting compliance and consumer protection before growth and profit, we pursue effective internal controls.

Ensuring mutual win-win outcomes, our social, economic, and environmental perspectives are increasing values for all stakeholders.

Green Operations

Samsung Asset Management stays committed to reducing environmental impacts such as greenhouse gas and nonrenewable resources, effluents and waste and other products of business operations by practicing green operations. Through asset management contributes to these environmental impacts far less than other industries as an excellent member of the global village, the Company is fully aware of its share of social responsibility, and accordingly, will continue to enhance its environmental practices, helping preserve the delicate balance of the eco-system and thus building sustainable growth.

Green Office

Samsung Asset Management is taking care of the environment while conserving energy, reducing energy consumption, greenhouse gas emissions, and using renewable power.

Energy Conservation Progress

Samsung Asset Management has been making continuous efforts to reduce energy consumption and to increase energy efficiency. In 2018, the Company's total energy consumption decreased by 10.7% compared to the previous year. In 2019, the Company's total energy consumption decreased by 8.0% compared to the previous year. The Company's total energy consumption decreased by 10.5% in 2020 compared to the previous year. The Company's total energy consumption decreased by 10.6% in 2021 compared to the previous year. The Company's total energy consumption decreased by 10.7% in 2022 compared to the previous year.

Water Management

Samsung Asset Management is an obligation of water management, we have been making continuous efforts to reduce water consumption and to increase water efficiency. The Company's total water consumption decreased by 10.0% in 2018 compared to the previous year. In 2019, the Company's total water consumption decreased by 9.8% compared to the previous year. The Company's total water consumption decreased by 10.0% in 2020 compared to the previous year. The Company's total water consumption decreased by 10.0% in 2021 compared to the previous year.

Waste Management System

The Company's commitment to the environment is reflected in the way it handles waste. The Company has established a waste management system to manage waste generated from the production process and disposal of products. The Company has established a waste management system to manage waste generated from the production process and disposal of products.

Risk Management

As risk management is the vital role of asset management, the Company actively takes steps to mitigate risks and to enhance its risk management system, and utilizes the latest methods and technologies to prevent risks and to minimize potential losses.

ESG Management System

Samsung Asset Management has an obligation of ESG management system, we have been making continuous efforts to reduce ESG risks and to increase ESG efficiency. The Company's total ESG risk decreased by 10.0% in 2018 compared to the previous year. In 2019, the Company's total ESG risk decreased by 9.8% compared to the previous year. The Company's total ESG risk decreased by 10.0% in 2020 compared to the previous year. The Company's total ESG risk decreased by 10.0% in 2021 compared to the previous year.

ESG Management System

Samsung Asset Management uses a central risk management system to manage risks generated from the production process and disposal of products. The Company has established a risk management system to manage risks generated from the production process and disposal of products.

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04 Harvesting

Samsung Global Alternative Energy Fund

All resources to generate constant power through charge and energy resources depletion, Samsung Asset Management funds the business operations of corporates actively engaged in solar arrays, wind farms, energy efficient environments, and solar protective energy related areas.

Global Investments

Investment in alternative energy is a critical element of Samsung Asset Management's mission to support the transition to a more sustainable energy system. The Company has invested in a variety of alternative energy sources, including solar, wind, hydro, and biomass, among others. The Company has also invested in energy efficiency projects, such as energy conservation measures and energy storage systems. The Company's investments in alternative energy have contributed to the development of a more sustainable energy system and have helped to reduce greenhouse gas emissions.

04 Harvesting

Assets under management which have steadily declined over the past eight years to the industry's largest total, currently amounting to approximately 90.7 billion won. This is due to the fact that the Company's focus has shifted to the development of new products and services, such as green bonds and green funds, which have contributed to the successful growth of innovation investment products and asset-easing services. These are just a few of the best and most successful outcomes harvested by Samsung Asset Management in 2020. As it takes great care and patience to nurture and grow a seed until it bears fruit, the delight of sowing, we will continue to pursue sustainable growth with a long-term perspective together with all stakeholders.

Stakeholder Inclusiveness

The Company has been working to build a more inclusive society through various forms of stakeholder engagement. Through active communication and collaboration with stakeholders, the Company aims to ensure that they are part of sustainable growth. The Company defines its stakeholders as individuals, families, and communities, and prioritizes their needs according to the Company's mission and vision. The Company's commitment to stakeholder inclusiveness is reflected in its approach to governance, risk management, and reporting.

Materiality Test

The sustainability report, together with the 2022 environmental, social and governance report, is presented to the Board of Directors for review. Through a series of discussions and evaluations, the Board of Directors determines the materiality of each topic. The Company's material topics are determined based on the following criteria: relevance, significance, and impact. The Company's material topics are determined based on the following criteria: relevance, significance, and impact.

Topic Selection

The Company's sustainability report is based on the material topics identified by the Board of Directors. The Company's sustainability report is based on the material topics identified by the Board of Directors.

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