

2025 NICE Information Service



# Value-up Plan

NICE  
INFORMATION SERVICE

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# Value-Up Summary

## I Declining Market Valuation Despite Sound Financial Growth

**Continuous Revenue Growth (2015~2024)**

CAGR 6%

**Robust Financial Growth**

**Debt Ratio 40%**  
(KOSPI average: above 170%)

KOSPI

NICE

**ROE exceeds COE**

ROE

COE

**Continued Market Undervaluation**

- Decreased Market Expectations for Key Momentum (Mydata, Big Data Business, etc.)
- After the '20~'21 Peak, ROE Declined Alongside the Stock Price During the Downturn

2020 2021

## I NICE Information Service Value-up Plan

**Driving Growth and Profitability through Synergies and New Business**

**Information Business Integration**

Integrated information of individual and business  
Value Creation from New Data  
Innovative AI Service

**New Business Development**

Entry into Capital Markets  
Promoting data driven platform service  
Expanding Digital Marketing Business  
Acceleration of CB Business in Vietnam

**Growth and Profitability**

**FY 2027 Target**

Revenue **KRW 690B**

Operating Profit **110B**

**Improving Capital Efficiency through Active Shareholder Returns**

Min **5% Increase**  
compared to the previous dividend

**Dividend Floor**

**35%** ↑

**Dividend Payout Ratio (Consolidated)**

Number of Issued Shares per Year **1%** ↑

**Share Buyback & Cancellation**

Maintaining Sustained ROE Above Cost of Equity (COE)

# 1. Company Overview

**Company Name** NICE Information Service Co., Ltd.

**CEO** Kim, Jong Yoon

**Date of Establishment** February 29, 1985

- Business Areas**  
(Standalone Basis)
- Provision of Individual and Business Information and Related Services
  - Credit Scoring Model Development, Solutions, and Consulting Service
  - Technology Credit Bureau (TCB), Tech Evaluation and Technology / Transfer Services
  - Personal Authentication Service
  - Loan Comparison, Target Advertising Service
  - Digital Marketing Business

## Korea's No.1 Credit Bureau NICE Information Service

(as of the end of 2024)



**Pioneering Credit Bureau Company In Korea**

Revenue  
**KRW 535 billion**  
M/S in CB Industry  
(Based on Revenue)  
**No. 1**



**Key business player to Deliver credit wellness of individual and business**

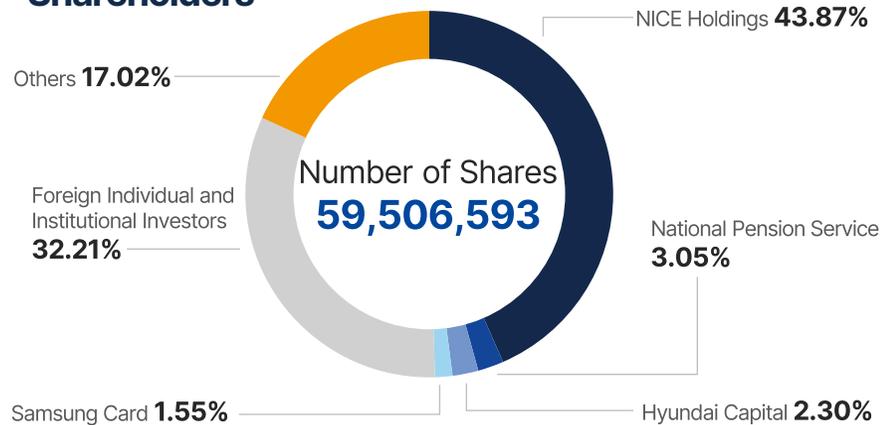
Operating Profit  
**KRW 86.8B**  
Number of Subsidiaries  
**7**



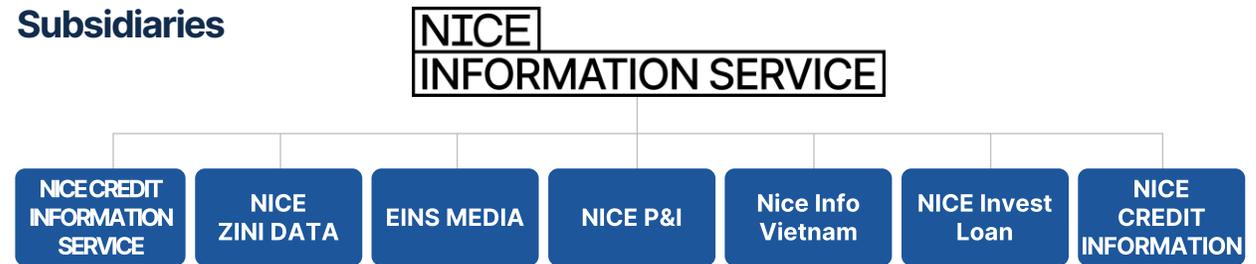
**A sole player operating Across the entire financial infrastructure**

Year of Establishment  
**1985 | 39th year**  
Number of Employees  
**749**

### Shareholders



### Subsidiaries



(based on subsidiaries, excluding specified money trusts)

# 1. Company Overview

## | Key Milestones and Global Operations

- 1985 Company Established
- 2000 Listed on KOSDAQ
- 2010 Established NICE Information Service Co., Ltd. through the split and merger of Korea Credit Information and Korea Credit Rating Information
- 2014 Established NICE Integrated Data Center (IDC)
- 2015 Established NICE ZINI Data
- 2017 Established NICE Info Vietnam Co., Ltd.
- 2018 Relocation to NICE Office Building
- 2019 Awarded at 'The 56th Trade Day' for export performance
- 2022 Included in KOSDAQ Global Segment
- 2023 Re-listed to KOSPI  
Established NICE Credit Information Ltd.(Vietnam)
- 2024 Acquired Advertisement Agencies (i.e., EINS Media / Well Communications)  
Acquired NICE P&I, a credit rating company
- 2025 Established NICE Investing for cultivating capital market data driven business



### Southeast Asia Business Expansion

Since entering into Vietnamese market in 2011, NICE is playing pivotal role in **delivering various Information & Consulting** across Vietnam and Southeast Asian Countries

#### Vietnam Business Overview

- Great market process with a population of over 100 million
- Strong demand for assessment of credit status due to rising per capita income Launched INFO BOX service
- Development of credit scoring models based on integration of credit information and telecom data
- **Law Amendment regarding Vietnam's Private CB had announced (Aug 5, 2011) so as to de-regulate Investment restrictions of foreign companies**

### Building stage for acquiring a Private CB License in Vietnam

Established  
NICE Credit Info  
(‘23)

Signing MOUs  
with Financial  
Institutions in  
Vietnam

Submitted  
Application for  
CB License

#### Other Southeast Asia Business Activities

- Ongoing multiple projects in ASEAN countries (Cambodia, Indonesia, and Thailand)
- Promoted TELCO service to the company in Laos
- Pursuing private CB license acquisition in various Southeast Asian countries

# 1. Company Overview

## I Business Areas\_Overall

### Information Services

#### Consumer Credit Information

Loans / Credit Usage, Delinquency Records, Credit Scores, Tax Delinquencies / Bankruptcy & Rehabilitation



#### Business Information / Consulting

Providing Small and Large Business Information Based on Accumulated Corporate Credit Data, Corporate Credit Evaluation Consulting, etc.

### Evaluation Services

#### Corporate Evaluation

Corporate Credit Evaluation (for Public / PPS Bidding)  
ESG Evaluation Services

#### Technology Credit Bureau(TCB)

Assess the credit status of technology based SME  
Venture Company Confirmation & Technology-Based Listing Service  
Business Commercialization Specialist  
Company Operations

### Digital Services

#### Self-Authentication

Mobile Phone, Public Authentication, I-PIN, and Self-Verification Services (Resident Registration Numbers Verification)

#### Loan Comparison / Recommendation, Target Advertisement

Loan Comparison / Recommendation Services / Marketing

#### Mydata

Integrated service of inquiring individual data  
Self-credit management (credit.co.kr)  
Asset management

### Other Business

#### Big Data / Digital Advertisement

Customer / Regional / Marketing, Demographics, financial data analysis, Predictive Models & Big Data, Digital Advertisement Marketing

Subsidiary **NICE ZINIDATA** **einsmedia**

#### Debt Collection / Credit Investigation

Debt Collection, Delinquency Management, Overseas Debt Management, Contract Inquiry Services, Asset Investigation, etc.

Subsidiary **NICE CREDIT INFORMATION SERVICE**

#### Bond Pricing / Index

Bond Fair Value Assessment, Capital Market Stocks/ETF Index SI/Solution

Subsidiary **NICE P&I**  
**NICE INVESTING**

#### Overseas Business

Providing Information / Consulting Services to Vietnam and its neighboring ASEAN Countries (Laos, Cambodia, etc.)

Subsidiary **NICE INFO VINA**  
**NICE CREDIT INFORMATION**

# 1. Company Overview

## I Business Area\_Information Services

### Overview

#### Provision of Consumer Credit info.

Collection and Provision of Credit Information generated from Financial Transactions and Commercial Activities

#### Provision of Business Information

Comprehensive Corporate Information Portal for Companies / Groups / Industries and API services



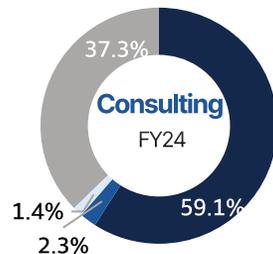
#### CSS Development/Consulting

Development of Optimized Credit Scoring Models and Total Credit Consulting per Sector (Personal/SOHO/Corporate, etc.)

#### New Business

Electronic Seizure, Electronic Collection, Electronic Notification, and Certified Electronic Document Intermediary Services

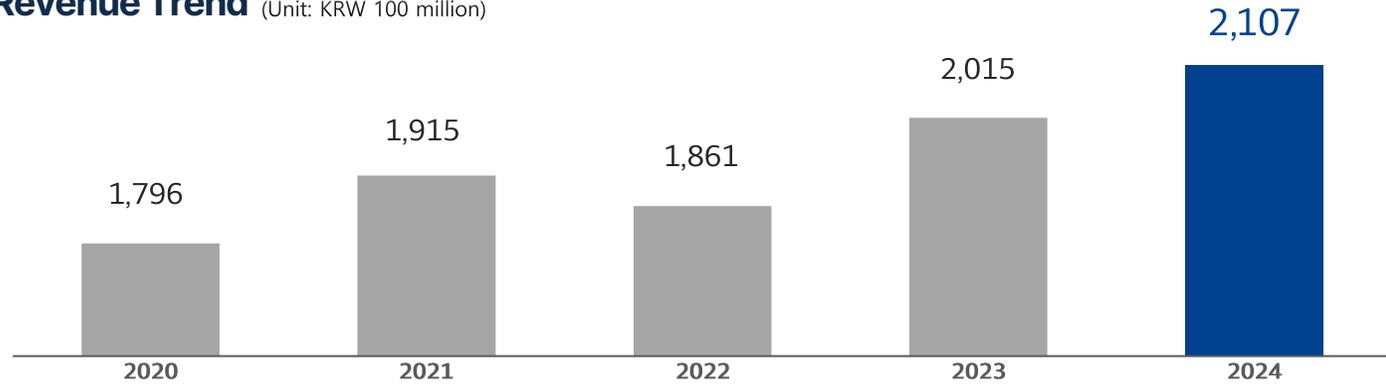
### Market Share in CSS Development



Legend: ■ NICE ■ KCB etc. ■ NDB ■ KoDATA ■ EC

Note : Based on audited consolidated financial statements under K-IFRS

### Revenue Trend (Unit: KRW 100 million)



### Business Competitiveness

- The Largest Credit Database in Korea



Financial Sector CB Loan Biz CB	Real Estate / Electricity/ Water / Gas	Telecom / Retail / Mobility / Commercial / Small Payment / Deposit & Withdrawal, etc.
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Credit Transaction Information	Delinquency / Bankruptcy / Defaults	Financial Misconduct	Public Sector Data
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- NICE BIZLINE (Renewal of representative business portal service)



# 1. Company Overview

## | Business Area\_Digital Services

### Overview



Mydata



Self-Authentication

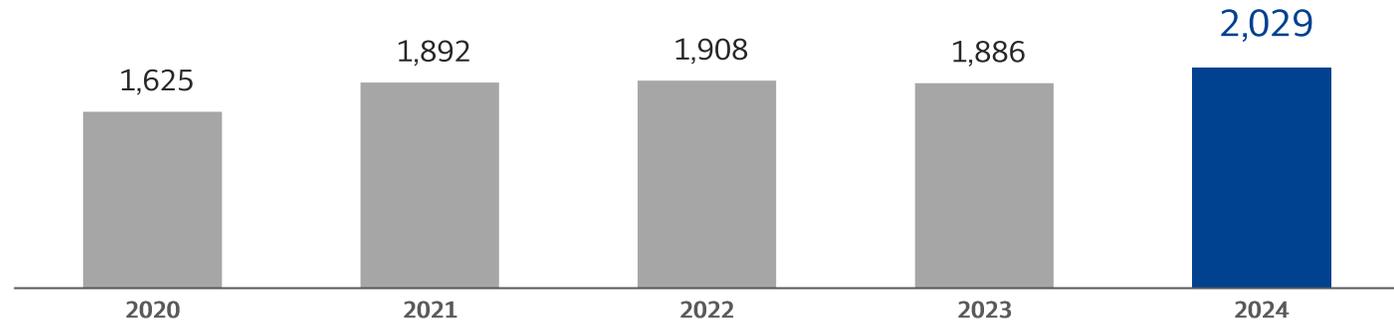


Target Advertisement,  
Self-Credit  
Management



Asset Management,  
Loan Brokerage

### Revenue Trend (Unit : KRW 100 million)



### Business Competitiveness

Diversified services based on NICE's in-depth analysis of consumer credit status

#### Personalized Loans

Assessment of borrowing capacity

#### Insurance Benefit Diagnosis

Customized Benefit Recommendations

#### Credit Reports/Credit Inquires

Score Checks, Score Change Alerts

#### Mortgage Loans

Assessment of borrowings capacity

#### Credit Card Recommendations

Card Suggestions

#### Wealth Pattern Analysis

Credit History Analysis,  
Fraud Detection & Prevention

# 1. Company Overview

## | Business Area\_Evaluation Services

### Overview

- Evaluation Services

#### Corporate Evaluation

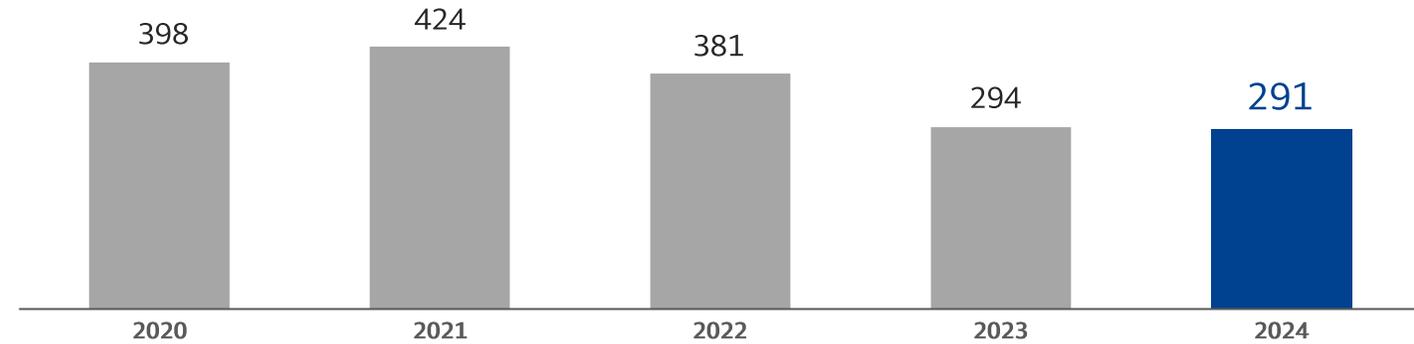


#### Technology Evaluation

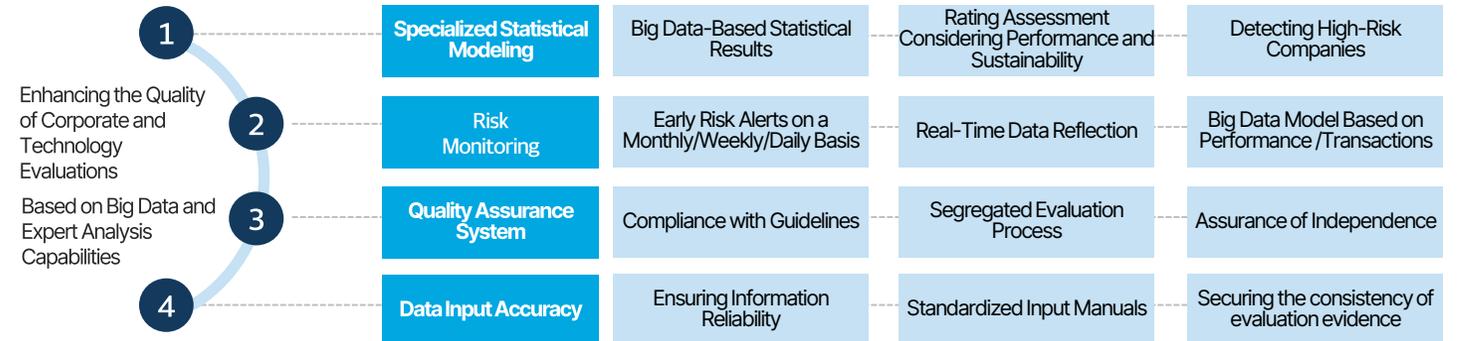


### Revenue Trend

(Unit: KRW 100 million)



### Business Competitiveness



# 1. Company Overview

## | Business Area\_Other Businesses

### Asset Management

| Leading the Debt Collection and Credit Investigation Market with Industry-Leading Recognition

#### Business Overview

##### Debt Collection

Delegating/Agenting Debt Collection from Creditors, the Providers/Users of Credit Information

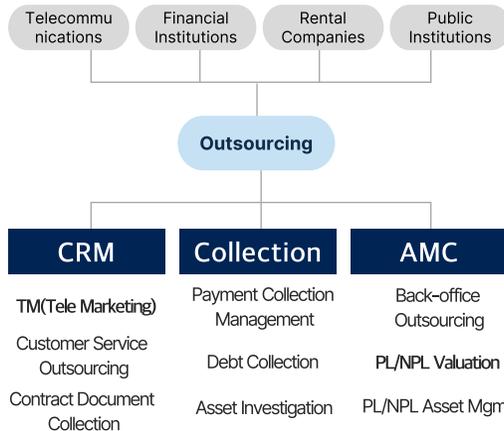
##### Credit Investigation

Assessment of creditworthiness and asset status of individuals and businesses

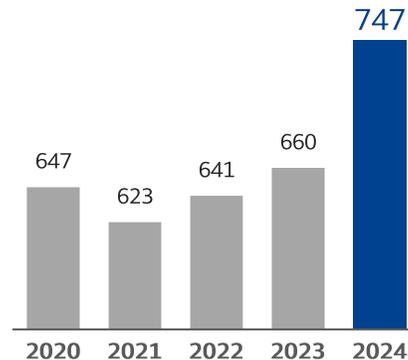
##### Loan / Loan Brokerage

Providing Loan and Loan Brokerage Services

#### Service Categories



#### Revenue (Unit : KRW 100M)



### Others | Expanding Big Data Analysis and Consulting Services, and Data-Driven Advertising

#### Business Overview

##### Big Data

Collecting Commercial Big Data, Non-Credit, and Non-Financial Information to provide Market Analysis and Consulting Services

##### Advertising Agency

Expanding Business by integrating Big Data Infrastructure with Digital Advertising Market

##### Bond Pricing

Variety of Services including Bond Fair Value Assessment, Solution Consulting Sales, and Management Consulting Services

##### Overseas

Consulting Services in Vietnam and Other ASEAN countries (e.g., Laos, Cambodia)  
\*Private CB license acquisition in progress in Vietnam

#### Synergies Between Big Data & Marketing

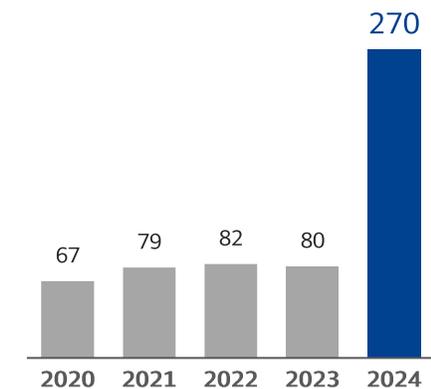
##### Big Data Services

- Marketing DB Sales & Consulting
- Market & Marketing Effectiveness Analysis
- Site Selection for New Locations / Target Customer Selection
- People Counting / Age and Gender Estimation
- Analysis of Offline Visitor Data
- Support for Business Strategy & Policy Decisions

##### Advertising Process

- Advertising Diagnosis
- Strategy Setting
- Advertising Execution
- Performance Analysis

#### Revenue (Unit : KRW 100M)

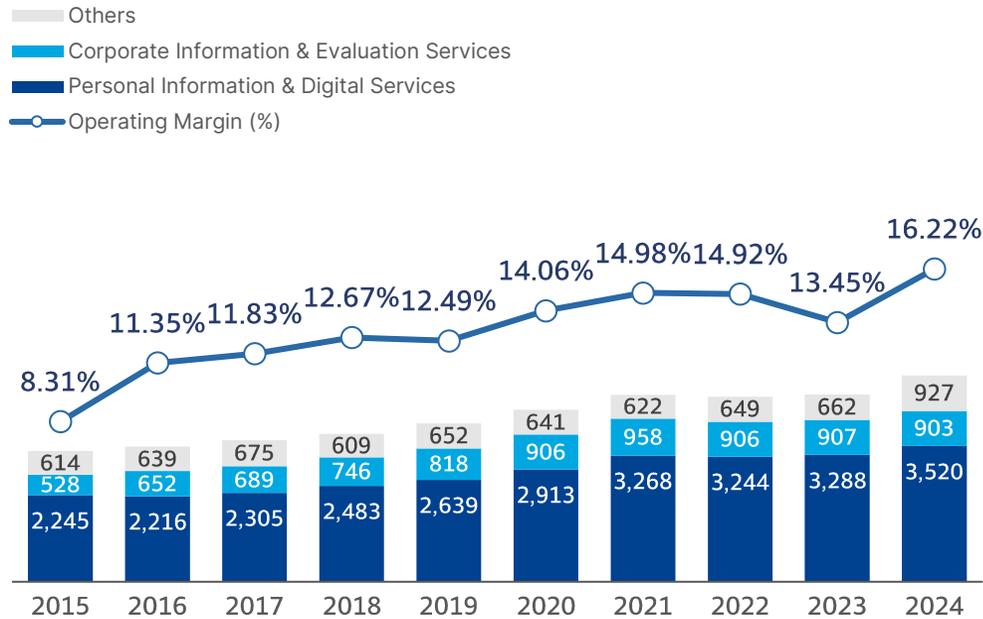


Note) Other revenue represents the remaining value after excluding core businesses (Information, Digital, Evaluation), Asset Management, and internal transactions from total operating revenue

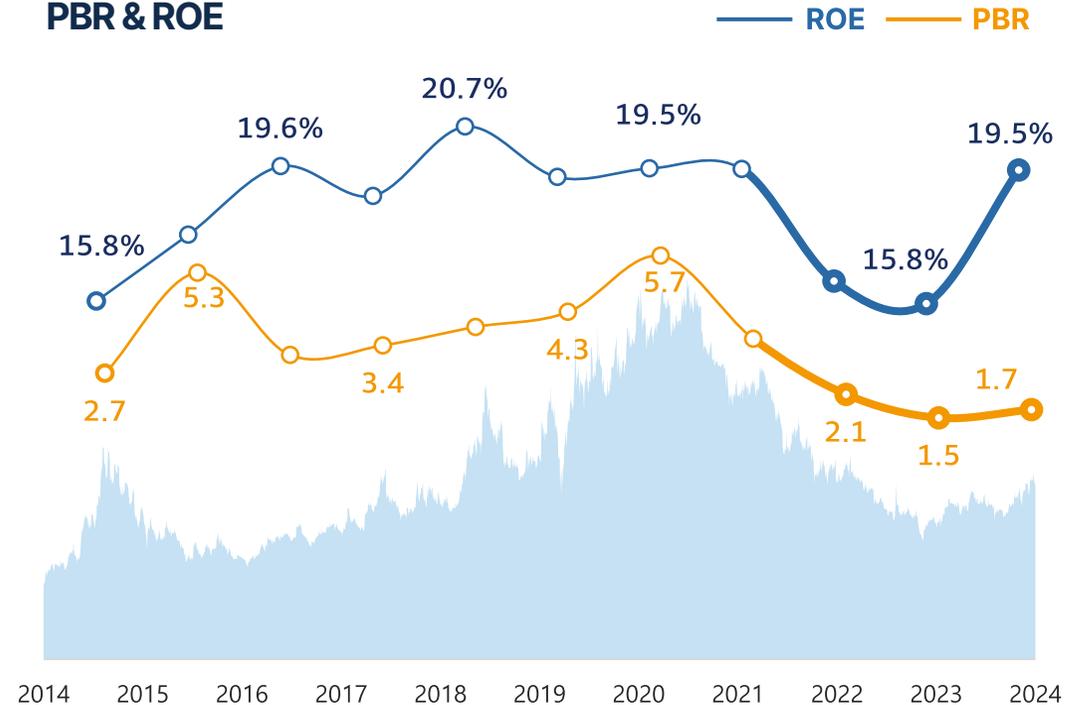
# 1. Company Overview

## I Analysis of Financial Indicators and Stock Correlation

### Revenue and Operating Margin



### PBR & ROE



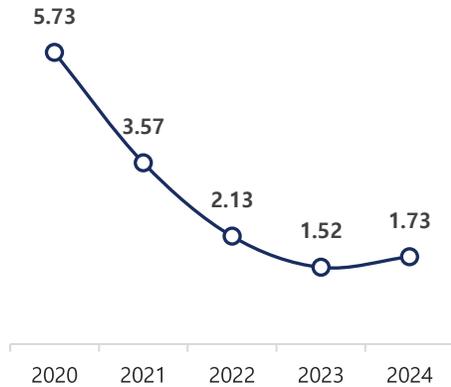
- Limited stock price increase despite continuous revenue and operating margin growth over the past 10 years
- After the stock price peak in 2021, both stock price and ROE declined until 2024, followed by a rebound in ROE and stock price improvement in 2024
- Capital efficiency, among key financial indicators, is considered the main driver of stock price movement

# 1. Company Overview

## I Analysis of Financial Indicators\_Market Indicator Analysis

### PBR

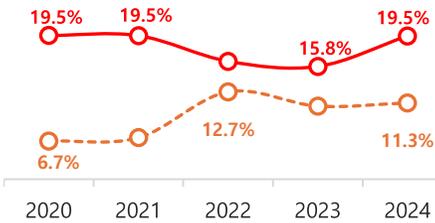
\* PBR: Price-to-Book Ratio  
(Share Price / Book Value per Share)



- Stock price decline continued from 2020 to 2023
- Net asset growth of approximately 60% ('20: KRW 259 billion, '24: KRW 412 billion)

### ROE

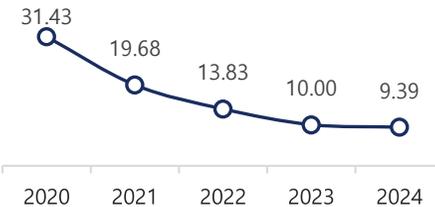
\* ROE: Return on Equity  
(Net Income Attributable to Controlling Interest / Equity Attributable to Controlling Interest)



- Consistently maintaining a stable ROE above the COE

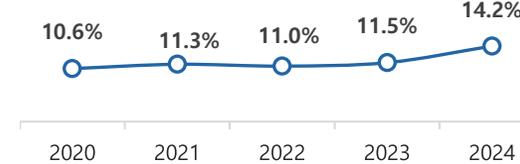
### PER

\* PER: Price-to-Earnings Ratio  
(Share Price / Earnings per Share)



- Mirroring the PBR trend, it declined until 2023, followed by a rebound

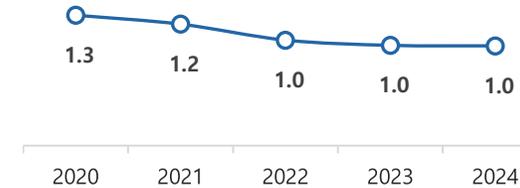
\* Net Profit Margin : (Net Income Attributable to Controlling Interest / Revenue)



### Net Profit Margin

- Maintaining a consistent net profit margin based on a stable operating margin of 13%–16%

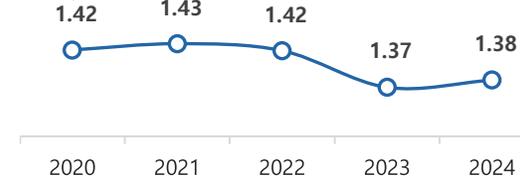
\* Total Asset Turnover: (Revenue / Total Assets)



### Total Asset Turnover

- Approx. 60% increase in total assets over 5 years due to business investments
- Slight decrease in total asset turnover driven by gradual investment effect realization

\* Financial Leverage : (Total Assets / Equity Attributable to Controlling Interest)



### Financial Leverage

- Maintaining low financial leverage with stable debt ratio

(\*) COE (Cost of Equity) is calculated based on CAPM (Capital Asset Pricing Model)

Ⓐ Observed Beta: Market beta observed based on 2-year weekly data (Source: Korean Institute of Certified Public Accountants)

Ⓑ Risk-free Rate: End of year Korean government bond (5-year) yield (Source: Bloomberg)

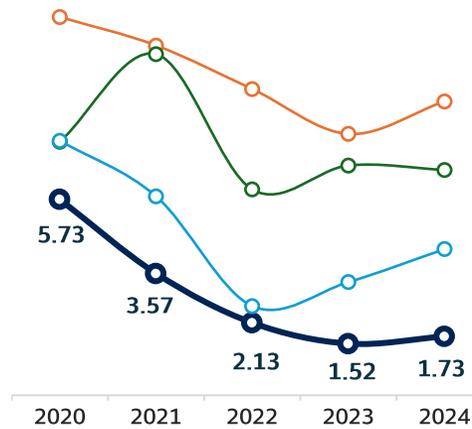
Ⓒ Market Risk Premium (Source: Bloomberg)

# 1. Company Overview

## I Analysis of Financial Indicators \_Market Indicator Analysis (Peer Group) – Global(Experian, Equifax, Transunion)

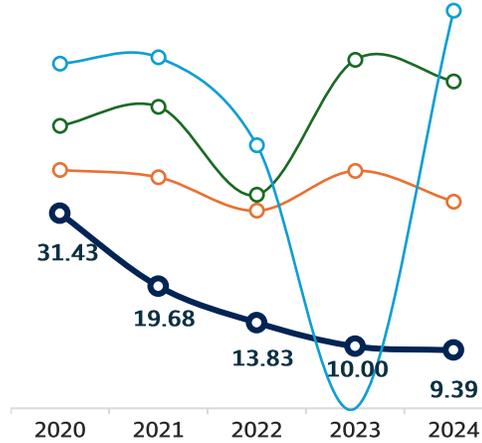
● NICE  
● Company X  
● Company E  
● Company T

### PBR



- Lower PBR compared to global peer
- Reflects the undervalued nature of the Korean stock market compared to the countries where the peer group is based (U.S., U.K.)

### PER



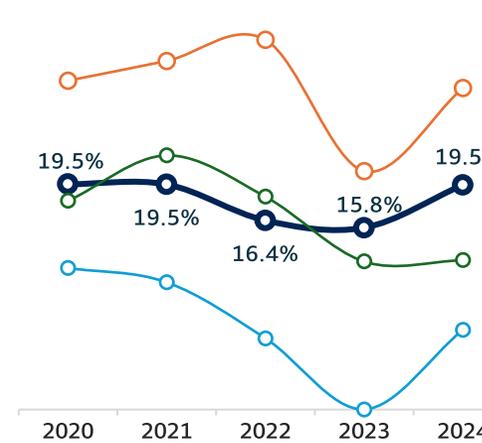
- Lower PER compared to global peer
- Despite solid net profit margin, undervaluation persists

#### Net Profit Margin (5-Year Average)

NICE	Compan y E	Compan y X	Compan y T
12%	12%	15%	6%

\* PER : Price-to-Earnings Ratio  
(Share Price / Earnings per Share)

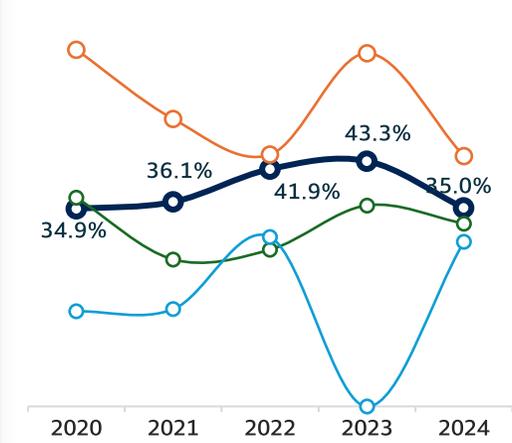
### ROE



- Relatively strong ROE compared to peer group
- All peer group companies showing profitability Improvement in 2024

\* ROE : Return on Equity  
(Net Income Attributable to Controlling Interest / Equity Attributable to Controlling Interest)

### Dividend Payout Ratio



- Higher dividend payout ratio compared to peer group
- Lower dividend payout ratio despite strong net income growth in 2024 vs. peers

\*Dividend Payout Ratio  
(Dividends / Net Income Attributable to Controlling Interest)

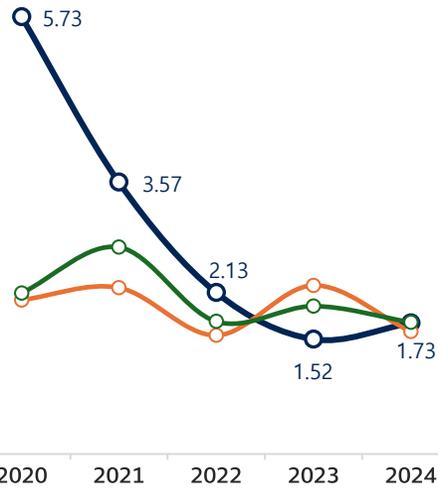
\*PBR: Price-to-Book Ratio  
(Share Price / Book Value per Share)

# 1. Company Overview

## I Analysis of Financial Indicators\_Market Indicator Analysis (Peer Group) – KOSPI 200, Same Industry (Commercial Services) Category

— NICE — KOSPI200 — Same industry

### PBR



- Maintained a high PBR in 2020–2021, reflecting market expectations for the Mydata business, but declined thereafter due to stock price drop
- PBR rebounded starting in 2024

\*PBR: Price-to-Book Ratio  
(Share Price / Book Value per Share)

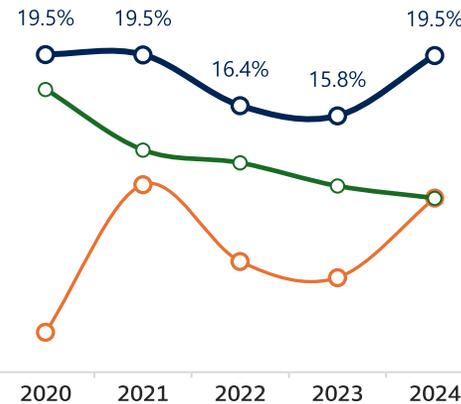
### PER



- Lower PER compared to KOSPI 200 and industry peers
- Despite rising profitability indicators (e.g., ROE), PER continues to decline

\*PER: Price-to-Earnings Ratio  
(Share Price / Earnings per Share)

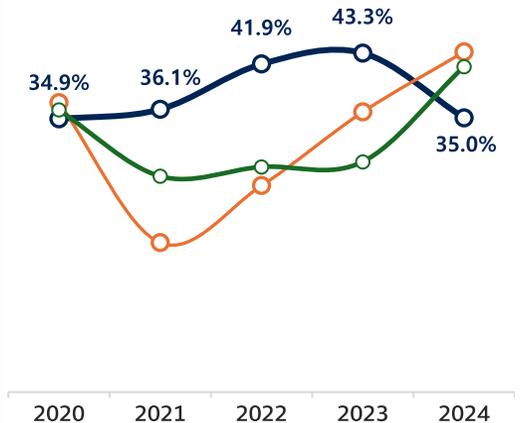
### ROE



- Maintaining a high ROE compared to KOSPI 200 and industry peers
- ROE had been declining since 2021, but shifted to a profitability improvement trend in 2024

\*ROE : Return on Equity  
(Net Income Attributable to Controlling Interest / Equity Attributable to Controlling Interest)

### Dividend Payout Ratio



- Stable dividend payout ratio compared to KOSPI 200 and industry peers
- Lower dividend payout ratio driven by stronger 2024 net income growth vs. peer group

\*Dividend Payout Ratio  
(Dividends / Net Income Attributable to Controlling Interest)

# 1. Company Overview

## I Analysis of Financial Indicators\_Shareholder Returns

### Dividend Policy (2023~2025)

Dividend Floor

**2022** Dividend Level

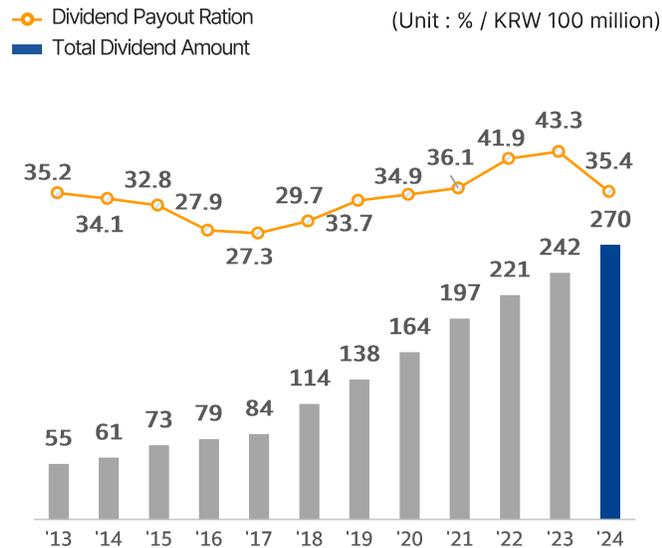
Consolidated Dividend Payout Ratio

**30%** ↑

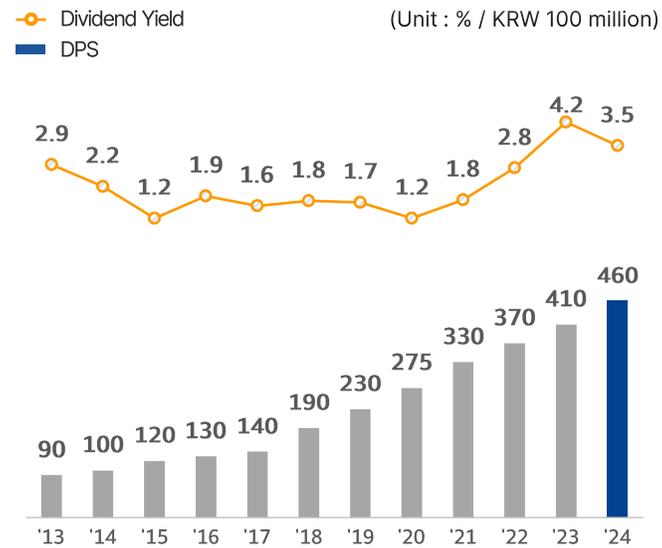
Cancellation of Treasury Shares

Total Number of Issued Shares per Year **1%** ↑

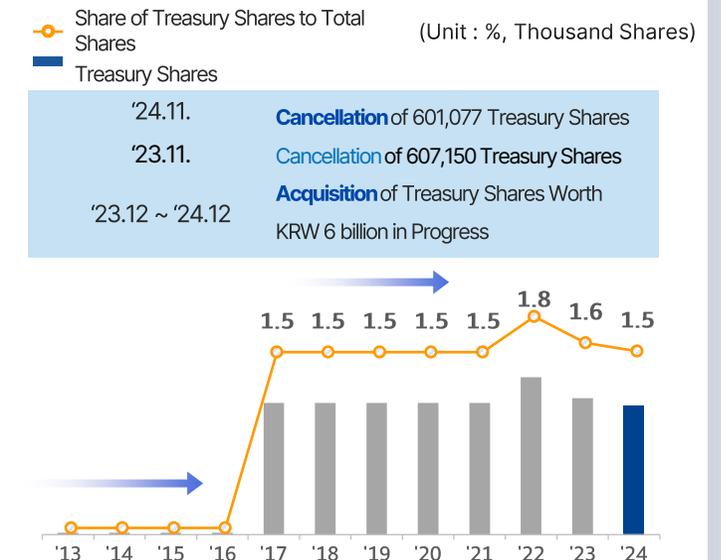
### Total Dividend and Dividend Payout Ratio



### DPS and Dividend Yield



### Shareholding and Total Shares Ratio



## Value – Up Target ( ~ '27 Mid-Term Business Target )

Selection of Key Indicators for Sustainable Shareholder Value Enhancement



**Achieve ROE at a sustainable level above the Cost of Equity (COE)**

# 3. Action Plan (Sustained Growth)

## I Information Business

Maximize Synergy Through Enhanced Integration and Convergence of Individual and Business Data

### Expansion of Synergy with Individual and Business Data Integration



#### Providing Integrated SOHO Score

- New score business based on integrated SOHO information for both personal and corporate types

#### Expansion of Corporate Information into Non-Banking Sectors

- Launching corporate services tailored to non-banking sectors and expanding the market through personal data sales channels

### New Data, New Tech ⇒ Identifying New Growth Businesses

#### Securing Growth Drivers through B2B New Data

- Continuous discovery of new data partners

#### Expansion of AI Technology

- Fraud detection method testing, customer behavior analysis
- Building an automated process for AI model re-training and developing asset portfolio optimization solutions in respond to environmental changes in financial institutions

#### Entry into Capital Markets

- Establishment of a new entity (NICE Investing) based on capital market database
- Phase 1 initiation for investment

### Enhancement of Existing Businesses

#### Proliferation of business boundaries using credit information and strengthening data services

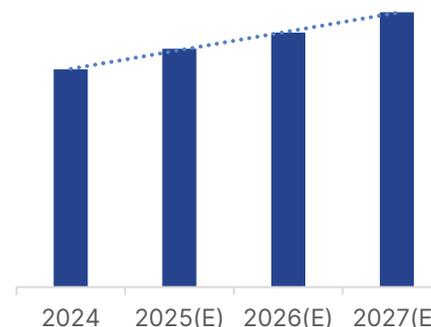
- Strengthening the utilization of credit information and expanding AVP(\*) services  
(\*AVP: Anti-Voice Phishing)
- Enhancing corporate information service content and expanding into the B2C sector

#### Enhancing Consulting Business

- Developing sector-specific models based on emerging technologies (AI/ML, etc.) and alternative data
- Advancing corporate evaluation systems

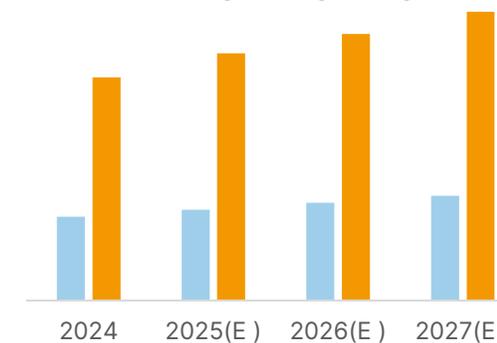
■ Credit (Alternative) Information

CAGR: High Single Digit %



■ Corporate Information – Non-data based  
■ Corporate Information – Data based

CAGR: High Single Digit %



# 3. Action Plan (Sustained Growth)

## I Digital Business

Expand Business Synergies Through Strengthened Collaboration With Subsidiaries and Promote Growth as a Comprehensive Digital Authentication Solution Provider

### Successful Market Entry into Marketing through Competitive Synergy Among Three Companies

#### Marketing Business Enhancement

- Digital marketing business control tower led by three companies(\*)
- (\*) Three Companies: NICE Information Service, NICE ZINI DATA, Eins Media
- Marketing data analysis/operational solutions development
- Expansion into financial sector marketing

#### Digital Marketing

##### Marketing Business Control Tower

###### Data

- Marketing Bureau Expansion
- Acquisition of Advertising Data(ADID)

###### Ad Tech

- Ad Tech Solution Development
- Workflow Automation /Optimization

###### Media

- Vertical Media Medialization
- B2C Service Enhancement

###### Brand

- Market Research Analysis
- Research Report Provision

#### Data Marketing

##### Marketing Analytics/Operations Solution Development

##### Expansion into financial sector marketing

##### Integration of Non-Financial Sector Marketing Experience and Capabilities

### Drive New Growth, Upgrade Existing Businesses, and Reinforce Infrastructure

#### Expansion of New Business Models through Digital Partnerships

- Expansion of new products/Diversification of partnerships

#### Launch of New Authentication Services

- Diversification of authentication areas
- Providing identification services for foreigners

#### Enhancement of Existing Business and Strengthening Infrastructure

- Diversifying revenue from Mydata/authentication services and improving related infrastructure (e.g., DBMS)

### Rebuilding Digital Platform to Strengthen Marketing Business Competitiveness

#### Leading Mydata Business Across All Sectors

- Diversifying customer experience on the Jikimi platform through open partnerships
- Securing marketing members and databases through partnerships with data companies

#### Company-wide Data Convergence Content

- Development of new indexes and expansion of service areas
- Designing unique content for NICE through company-wide data convergence

# 3. Action Plan (Sustained Growth)

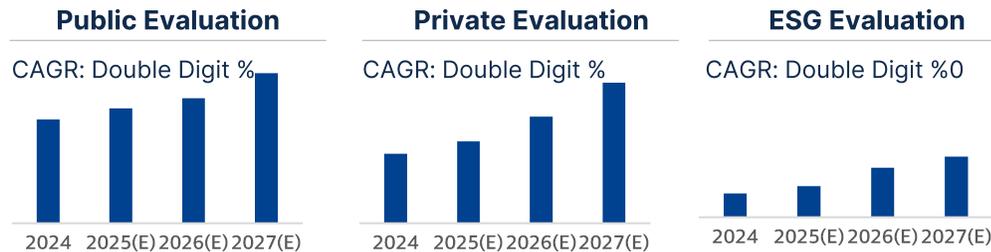
## I Evaluation Business

Strengthening Evaluation Competitiveness Through AI Transformation

### Strengthening Competitiveness and Rebounding of the Evaluation Business

#### Improving Market Position through Expanding Evaluation Business Customers and Strengthening Service Competitiveness

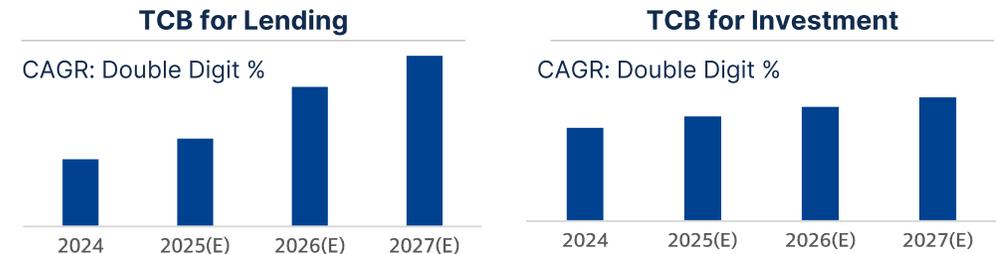
- Increasing corporate evaluation revenue and expanding client base
- Expanding ESG evaluation contracts



### Identifying and Expanding New Business in Technology Evaluation

#### Expanding Market Share in Credit TCB and Securing Competitiveness in Investment TCB

- Securing market leadership in new evaluation markets through high-quality technology evaluation
- Identifying new business areas such as technology value evaluation (e.g., trademark rights) and new business sectors (e.g., climate tech)
- Improving evaluator productivity through AI transformation



## I Overseas Business

Expansion of Market Presence in ASEAN Based on Credit Information of Entire Nation in Domestic Area

### Expansion into Vietnam Market

#### Acquiring Vietnamese Private CB License and Expanding Information Services

- Establishing the foundation for expanding information business in Vietnam
- Expanding the development of credit evaluation models through the integration of alternative data, such as financial and telecom information

### Expansion into Southeast Asia

#### Conducting Consulting Projects in Cambodia, Indonesia, and Thailand

- Implementing TELCO services (telecom-based credit evaluations)
- Expectations for expanding information business in Southeast Asia upon building a reference for information business in Vietnam

# 3. Action Plan (Enhanced Shareholder Returns)

## I Shareholder Returns

### Dividend Policy (2023~2025)

Dividend Floor

**2022** Dividend Level

Consolidated Dividend Payout Ratio

**30%** ↑

Cancellation of Treasury Shares

Number of Issued Shares per Year **1%** ↑

### Dividend Policy(Plan)(2026~2028)

Dividend Floor

At Least **5%** Increase Compared to Previous Year's Dividend

Consolidated Dividend Payout Ratio

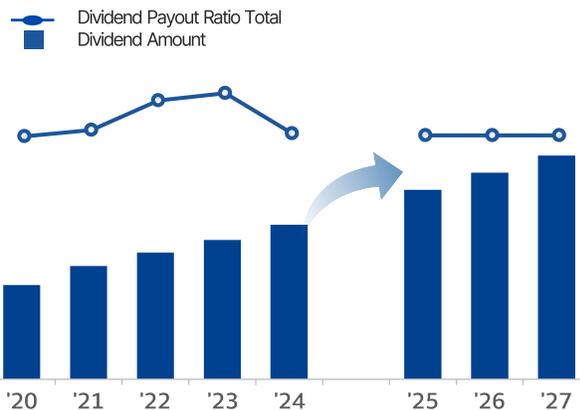
**35%** ↑

Buyback and Cancellation of Treasury Shares

Number of Issued Shares per Year **1%** ↑

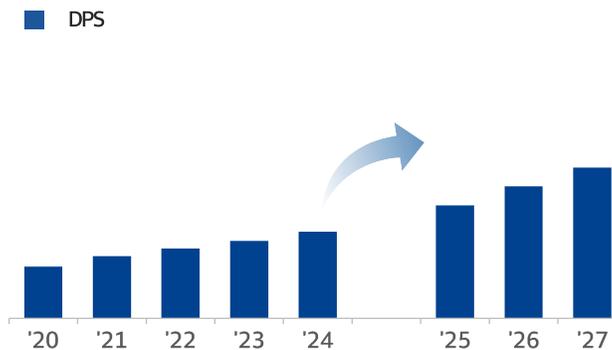
### Total Dividend and Dividend Payout Ratio

- Maintaining a dividend payout ratio of **35% or Higher**
- **Continuous increase in total dividends** driven by growth in consolidated net income



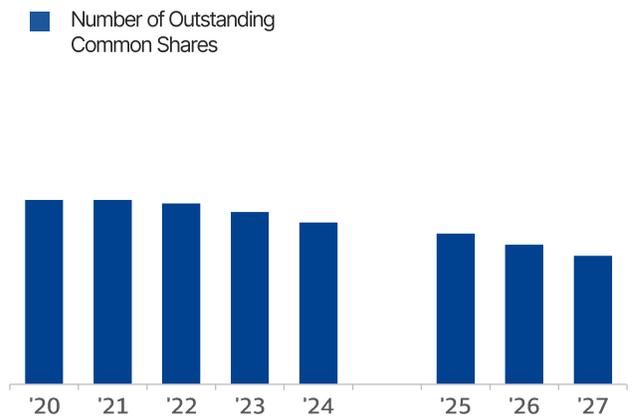
### DPS

- **At Least 5% Increase** over previous dividend
- **Increase in dividend per share** due to the Increase in total dividend amount



### Reduction in the number of outstanding common shares

- As of Dec. 31, 2024, **Holding** 915,299 treasury shares
- **Annual buyback of 1% of total outstanding shares planned** from 2025-2028



# 3. Action Plan (Governance Improvement)

## I Governance Structure

### Compliance Rate of Key Governance Indicators

	Compliance Item	As of Year-End 2024	As of Year-End 2027	Listed Companies' Average Compliance Rate (2024 Disclosure Basis)
		9	11	
	<b>Compliance Rate</b>	<b>60%</b>	<b>73%</b>	<b>48.7%</b>
Shareholders	Announcement of General Meeting Notice 4 Weeks in Advance	X	O	30%
	Implementation of Electronic Voting	O	O	77%
	Holding the General Meeting of Shareholders Outside the Peak Season	O	O	66%
	Providing Predictability of Cash Dividend Policy	O	O	15%
	Notifying Shareholders of Dividend Policy and Plans at Least Once a Year	O	O	39%
Board of Directors	Establishment and Operation of CEO Succession Policy	X	X	32%
	Establishment and Operation of Internal Control Policies including Risk Management	O	O	72%
	Whether Outside Directors Serve as Chair of the Board	X	X	13%
	Adoption of Cumulative Voting System	X	X	3%
	Whether a Policy Exists to Prevent Election of Directors with Conflicts of Interest or Responsibilities Related to Corporate Misconduct	X	O	55%
	The Board is Not Composed Entirely of a Single Gender	X	△	50%
Audit Committee	Establishment of an Independent Internal Audit Department (Support Organization for Internal Audit)	O	O	43%
	Accounting or Financial Experts Are Present in the Internal Audit Committee	O	O	86%
	Holding of Audit Committee Meetings Without Management Attending at Least Once a Year	O	O	54%
	Whether Internal Audit Committee Has Procedures to Access Key Management Information	O	O	97%

\* Source of Compliance Rate by Item: Korea Exchange, KOSPI Market Division, ESG Support Department, Press Release ('25.2.14)

## | Communication Activities |

### Disclosure Status

- Enhancing Corporate Transparency through Timely Disclosure
- Active Implementation of English Disclosures for International Investors
- Publication and Disclosure of the Sustainability Report (from 2023)

### IR Status

- Participate in C-Level NDR and conferences more than four times a year
- Expand IR activities targeting potential investors to discover new investors
- Strengthen communication with analysts to expand brokerage coverage
- Operate separate IR sites in both Korean and English, and accept IR inquiries and meetings through the websites

## | Annual Communication Plan |

### Expanding key executive participation

- Communicating with the market through presentations after each quarterly earnings release and expanded participation in domestic and global NDRs/conferences by CEO, CFO, and other C-level executives
- Expanding opportunities for C-level executives to share their views and strategic direction on business environment, performance, and future growth

### Strengthening Communication Targets and Channels

- Following the earnings release, actively participating in 4 domestic NDRs and conferences
- Continuing small-group meetings with analysts and institutional investors to actively listen to market feedback
- Planning to continuously expand IR activities to attract new shareholders

### Enhancing Accessibility and Feedback

- Continuing to update the IR website to provide all investors with timely and fair access to information
- Strengthening timeliness, fairness, and accessibility of information by expanding English disclosures for global investors
- Continuing efforts to provide accurate information going forward

**Strengthening C-level engagement and diversifying communication channels to expand two-way communication, reduce information asymmetry between domestic and global investors, and enhance corporate credibility**

# 5. ESG Management

## I ESG Management System

### Reporting Items of NICE information service Co., Ltd.

<b>Environment</b>	Potential usage growth of greenhouse gas emissions, waste, and energy consumption from data centers, IT infrastructure, and other operational activities
<b>Social</b>	Emergence of new markets and challenge in supply and demand of service, along with workforce management and information leakage risks
<b>Governance</b>	Increasing importance of corporate accounting/operational transparency and growing social awareness of ethical management

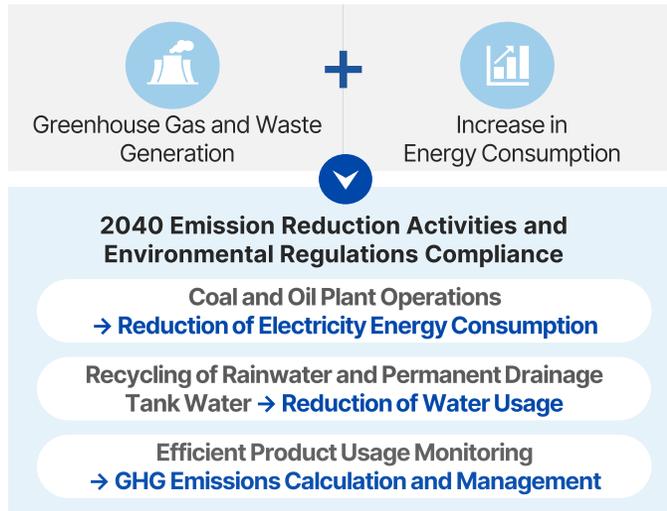
### ESG Rating

Institution	Year	Scale Rating	Overall Rating
<b>SUSTINVEST</b>	2024	AA	BB

Selected as one of the "Top 100 ESG Best Companies of 2024" announced by Sustainvest.

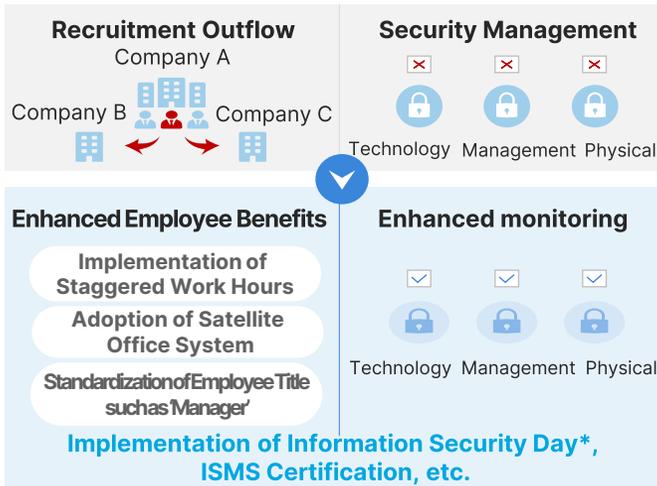
### Environmental

- Goals for reducing greenhouse gas emissions, waste, and energy consumption arising from data center operations, based on the PDCA methodology.
- Efforts to strengthen the low-carbon ecosystem and related institutional frameworks.



### Social

- Safety and health of employees as the top priority
- Proactively prevent for hazardous risks in the workplace



\* information security checks and sharing security guidelines for daily basis are being implemented on the last Wednesday of every month for all employees

### Governance

- Management of economic, social, and environmental risks based on a sound and transparent governance structure
- Establish risk management strategies related to financial and non-financial factors (climate change, supply chain, human rights, etc.)



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