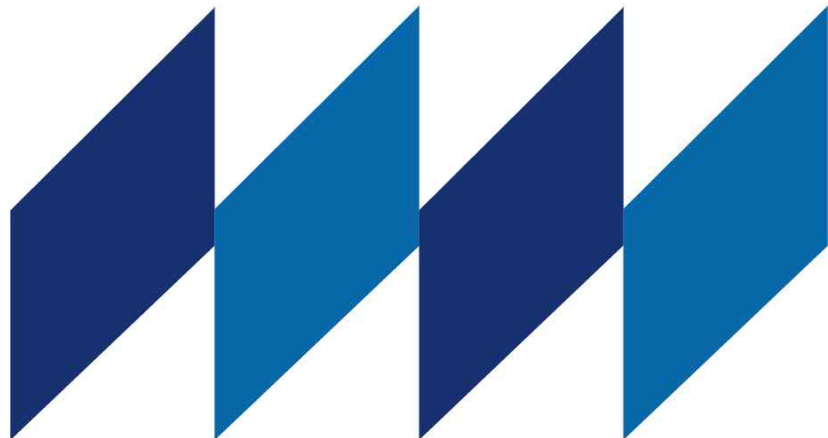


# Environmental Management



# Environmental Management

## Background of Introducing Environmental Management

JB Financial Group recognizes the importance of protecting and preserving the global environment, and in order to secure environmental soundness in the provision and development of financial products and services, as well as the operation of the company, and to grow into a sustainable financial company, we establish and implement the environmental management principles of JB Financial Group.

## Practice Policy for Environmental Management

- 1) Compliance with environmental laws and regulations and global guidelines
  - We comply with environmental laws and regulations in all processes of corporate operations and practice environmental management in consideration of them.
  - We adopt and comply with global standards and guidelines related to the environment and continuously develop environmental management capabilities through objective and continuous external verification.
- 2) Low carbon and energy saving management
  - We strongly encourage and practice the use of low carbon emission energy and new and renewable energy throughout the entire process of the operations of the Company.
  - For all facilities, vehicles, materials, supplies, and office equipment used throughout the Company's operation for energy saving, we highly recommend and practice the use of those that acquired a high efficiency energy grade.
  - We continue to practice energy saving activities in our daily works to prevent energy waste.
- 3) Reduction of wastes, separation and discharge, and use of recycled products
  - We encourage and implement efforts to reduce wastes throughout the entire process of operations of the Company.
  - We separate and discharge wastes generated during the whole process of the Company's operations for recycling.
  - We encourage and practice use of recycled products throughout the whole process of the Company's operations.

- 4) Protection and conservation of natural environment, ecosystem, and biodiversity
  - We encourage and practice the protection and conservation of the natural environment, ecosystem and biodiversity throughout the process of the Company's operations.
  - We implement social contribution activities to protect and preserve the natural environment, ecosystems and biodiversity.
- 5) Developing and providing eco-friendly financial products and services
  - We develop and provide eco-friendly financial products and services that preserve and protect the environment.
  - We do not provide financial support for large-scale development projects that may cause serious environmental damage or sustained adverse effects on the environment.

### **Environmental Management Practice Activities**

JB Financial Group is minimizing its impact on the environment and expanding its technology investment in the eco-friendly industry.

In addition, our employees actively participate in solving environmental pollution and natural destruction problems by promoting participation type environmental protection activities and are implementing eco-friendly policies that meet the characteristics of the financial group.

#### **1) Digitization of front business**

Jeonbuk Bank and Kwangju Bank commenced the paper bankbook nonissue system from September, 2017, and in the case of not applying for the paper bankbook in issuing new bankbooks, we have provided additional benefits such as exemption of commissions and etc.

we are continuously reducing the paper use quantity by replacing documents, which are prepared necessarily for the window business, with Tablet PC, and also we have increased the work efficiency of personnel.

#### **2) Building a greenhouse gas inventory**

JB Financial Group monthly manages the greenhouse gas emissions and the energy use quantity through the inventory system. We divide the organizational boundaries for reporting on greenhouse gas, and secure objectivity regarding energy reduction and emission reporting through verification by an outside party.

### 3) Expanding financial support for sustainable industries

JB Financial Group provides funds supporting financial products for related sustainable industries such as solar energy, new recycling energy and etc., and contributes to the development of sustainable environment-friendly businesses. As per the government policy to achieve 20% of new recycling energy electricity by 2030, we are increasing the environment-friendly financial support to the regional society.

### 4) Activities for environmental protection

We have executed environment-friendly policies conforming to the characteristics of the financial group by participating positively in solving environmental pollution and the nature-harmful problems through the participation-type environmental protection activities of executives and staff.

### 5) Violation of environmental laws and regulations

JB Financial Group had no violations of environmental laws and sanctions (including civil complaints) related to fines and sanctions resulting from violations of environmental laws and regulations from 2016 to 2024.

