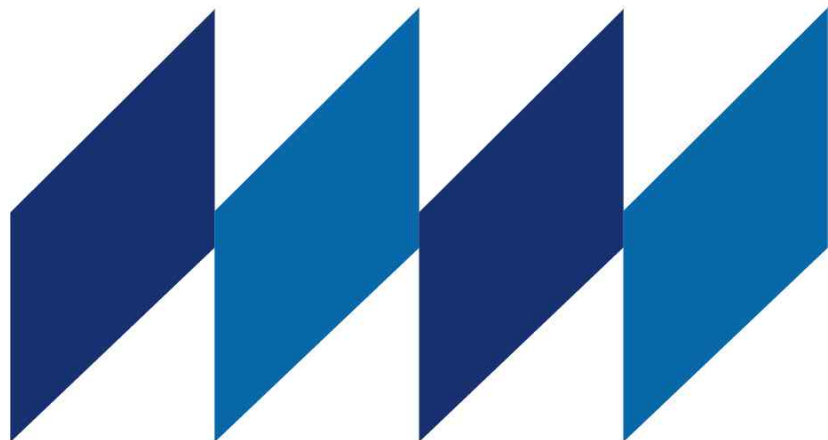


Board Diversity Guidelines



JB Financial Group's Board Diversity Guidelines

JB Financial Group strives to have the directors with expertise in diverse areas to make important decisions based on a wider perspective, reflecting better consideration of the interests of its shareholders, financial customers, and other stakeholders.

1. Diversity

- Gender

The Board shall consist of directors of different genders to enhance diversity, and to operate the Board based on diversified perspectives instead of forming the Board with specific gender.

- Experience and Background

We consider the business characteristics of experience in a financial company, but refrain from being biased toward specific directors with specific backgrounds.

- Others

We also consider other diversity factors, including nationality, race, religion, and culture.

2. Expertise

We ensure that professional areas of expertise are not biased toward a specific occupational group by appointing directors with expertise or practical experience in the fields of finance, economy, management, finance & accounting, law, information technology, customer protection, etc.

※ This 'Board Diversity Guidelines' was adopted with the approval of the ESG Committee under the Board of Directors.