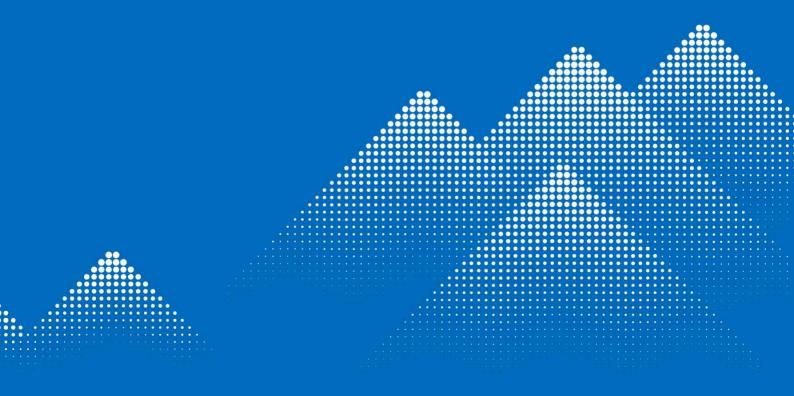
JB Financial Group

Ending Coal Financing Declaration



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JB Financial Group Ending Coal Financing Declaration

JB Financial Group fully understands the necessity of reducing greenhouse gas emissions to respond to the climate change crisis. We are thus committed to leading the transition to a low-carbon economy through sustainable, eco-friendly financing as follows:

First, we will not provide project finance (PF) for ventures such as building new coal-fired power plants, both at home and abroad.

Second, we will not take over any bonds issued by special purpose companies (SPCs) established to build coal-fired power plants, both at home and abroad.

Third, we will not take over general bonds issued for the purposes of building coal-fired power plants, both at home and abroad.

Fourth, we will strive to expand sustainable finance such as by granting loans and investing in new and renewable energies.

April 26, 2022