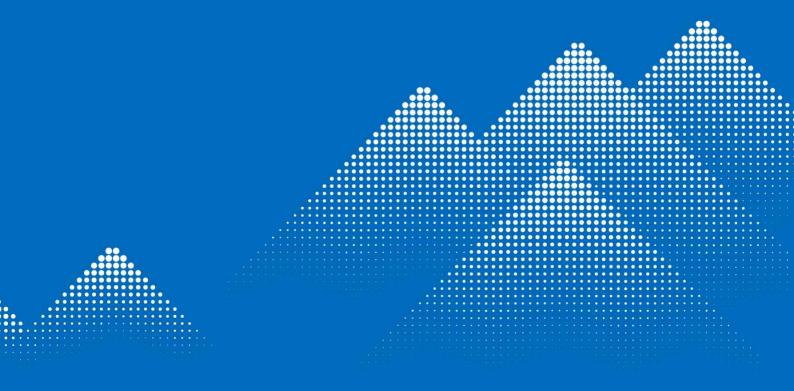
JB Financial Group

Anti-Corruption Management Declaration



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JB Financial Group's Anti-Corruption Management Declaration aims to establish a fair and transparent culture of ethical management by establishing and implementing an anti-corruption management system that meets ISO 37001: 2016. In order to implement it, right actions and the standard of judgment that employees shall keep are established and practiced according to the management philosophy as follows.

First, we are professionals working for the financial industry where trust is life. We share our core values and vision, fulfill our mission with a challenging and enterprising spirit, realize that we are demanded of high standards of ethics from society and comply with all laws and regulations and the regulations of the Company.

Second, as a financial institution that plays a pivotal role in regional finance, we provide ethical financial services based on fairness and transparency to all stakeholders, including shareholders and customers, contribute to the development of the national and regional economy, and participate in creating a clean and fair society.

Third, we always think from the customer's point of view and try our best to increase customer value by understanding customer's mind.

Fourth, we will take the lead in improving corporate value and sustainable growth by realizing sound profits through innovative management activities.

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The code of conduct to achieve this is as follows.

- The contents, methods and performances of the anti-corruption management system shall be announced to all employees, and related training and improvement activities shall be continued.
- In order to realize an anti-corruption management system, we will continue to establish anti-corruption management goals, perform voluntary anti-corruption activities of all employees to achieve the goals, identify and evaluate corruption risks, prevent and detect corruptions, and respond to corruption practices.
- Continued improvement, implementation responsibility and authority for the anti-corruption management system, including the right to suspend operations if corruption risks are high, are delegated to an independent anti-corruption compliance person in charge (compliance officer).
- All employees of the Company shall clearly understand and comply with the anti-corruption regulations and the content of the anti-corruption management system in carrying out their duties. The Company creates customer values and realizes sustainability management based on this.

May 22, 2020

JB Financial Group CEO Kim Ki Hong 7