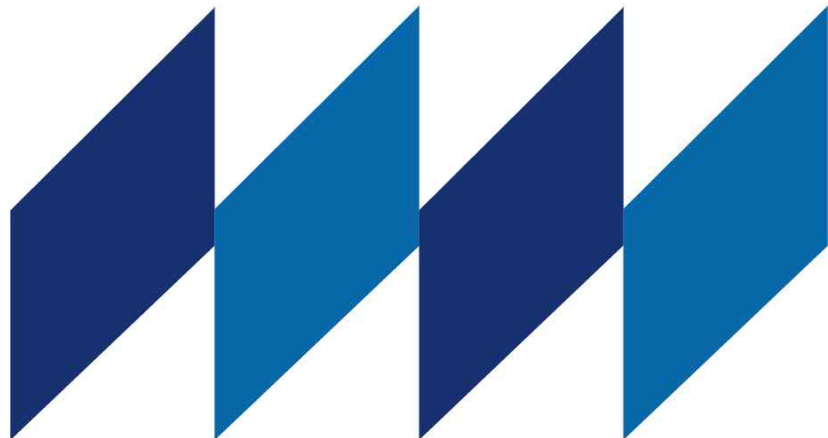


Privacy Policy



Privacy Policy

1. Purpose

We, JB Financial Group, prioritize the protection of customers' personal information, and solemnly vow to strictly comply with relevant laws and regulations in all our activities.

2. Privacy Policy (Scope of Application)

We, JB Financial Group, have established and implemented an internal policy to protect customers' personal information.

These policies must apply not only to employees of JB Financial Group, but also to all stakeholders who are in business relationships with JB Financial Group, such as customers and suppliers.

3. Designation of Privacy Officer

The Personal Information Processing Policy of JB Financial Group designates and announces a privacy officer who protects and manages personal information, and the Policy is disclosed on the website of JB Financial Group.

4. Issues Regarding the Management of Risks that may Arise in the Course of Processing Personal Information

We, JB Financial Group, include risks related to personal information protection in the Group's risk-management process to manage them effectively. We conduct self-diagnosis, and collect and monitor the risk indicators and loss data.

5. Disciplinary Action

We, JB Financial Group, regularly review whether there are any personal information protection violations, and in the event of an information-security incident - or if anyone violates security-related regulations - we take disciplinary actions in accordance with the guidelines for rewards and punishment, as well as related laws and internal regulations.

6. Audit on Privacy Policy Compliance

We, JB Financial Group, conduct an audit on compliance with the Privacy Policy every year. We are reporting the provision and use of customer information among Group companies to the Board of Directors on a quarterly basis; and we conduct inspections on the Group's management and protection of personal credit information every year to submit the results to the Financial Security Institute. Jeonbuk Bank and Kwangju Bank are tested for ISMS certification by the Financial Security Institute, an external certification agency, regarding the adequacy of information protection management systems of the Bank including information-processing systems.

