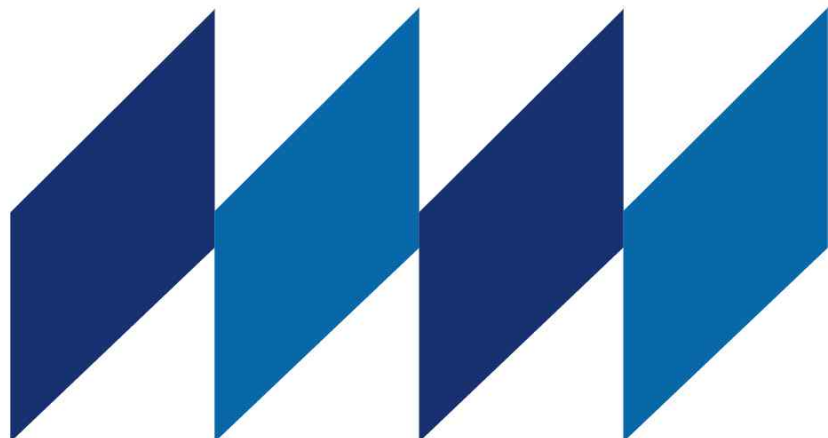


Anti-Corruption and Bribery Policy



Anti-Corruption and Bribery Policy

JB Financial Group has established an 'Anti-corruption and Bribery Policy' to foster a culture of fairness and transparency in its ethical management. The policy applies to all personnel, encompassing employees (including temporary and dispatched workers) of JB Financial Group, as well as business partners such as contractors, suppliers, and service providers.

1. Impartial Performance of Duties

- Employees shall respect the fair and free market order, comply with relevant laws and regulations, supervision regulations and by-laws, in carrying out their duties - and shall not request or direct co-workers to carry out duties in violation of these regulations and by-laws.
- Employees shall refrain from utilizing internal information gathered at work for unfair transactions, including trading securities, manipulating market prices, leveraging undisclosed information, or conducting short-term trading arbitrage.
- If an employee discovers or becomes aware of a possibility of illegal or unfair conduct, the employee shall promptly report it by following established procedures, and diligently work to resolve the issue.

2. Prohibition of Conflicts of Interest

- Employees shall clearly understand their roles and responsibilities, faithfully fulfill their duties, and prioritize the interests of JB Financial Group in cases where conflicts of interest arise between the Group and individual employees.
- Employees shall utilize the Company's physical and intellectual assets and information solely for business purposes, and must adhere to relevant laws and regulations pertaining to information protection.

- Employees shall engage in the external activities to the extent of not conflicting with the interests of the company and it may be permitted to the extent that they do not affect the performance of the employees' duties.

3. Prohibition of Receiving and Offering Gifts and Entertainment

- Employees are prohibited from accepting monetary gifts, valuables, or favors from stakeholders, including business partners, in connection with their duties. Likewise, they are not permitted to offer stakeholders engaged in the Company's business any form of payment, valuables, or favors that may be unlawful or contrary to societal norms.
- Employees shall strictly comply with both domestic and international laws, as well as international conventions. Acceptance of quid pro quo gifts, entertainment, or any other form of benefit, which could lead to gaining unfair advantages or exerting undue influence, is strictly prohibited.

4. Integrity Agreement

- Employees shall faithfully comply with laws and regulations related to fair trade, ensure that transactions with partner companies are conducted according to fair and transparent standards and procedures, and strive to build mutually beneficial relationships
- Employees shall not use their superior position to make any unfair demands, requests, or engage in inappropriate behavior toward partner companies.

5. Charitable Contributions and Sponsorship

- In adhering to anti-corruption laws and regulations, employees shall neither offer illegal contributions nor support to political parties or politicians, whether directly or indirectly, nor engage in improper solicitations from public officials.

- Employees may provide charitable contributions or sponsorship to specific groups or charities, provided that they are in full compliance with relevant laws and regulations, while upholding transparency throughout the entire process.

