

JBFG's Global Investor Day 2026

RESPONSIBLE GROWTH
WITH JB FINANCIAL GROUP





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Disclaimer

1. The management performance and financial results contained herein have been prepared in accordance with K-IFRS.
2. Target figures are based on the group's 2026 business plans established at the end of 2025 and are subject to change due to market conditions.
3. Certain sums, ratios and increases/decreases were rounded up and thus may differ slightly from actual figures.
4. The figures related to other banks are based on IR materials disclosed by each financial group.
5. This document is provided for information purposes only and should not be relied upon as legal evidence in any proceedings.



RESPONSIBLE GROWTH
WITH JB FINANCIAL GROUP

Group Business Strategy



1. Asset Portfolio Rebalancing

☑ Ongoing portfolio rebalancing with a focus on risk-adjusted returns (RARs)

1 Banks (Jeonbuk & Kwangju) : ① Expand guarantee-backed real estate PF and increase exposure to strategic products with high RARs

② Reduce low-yield mortgage loans not aligned with government policy directions

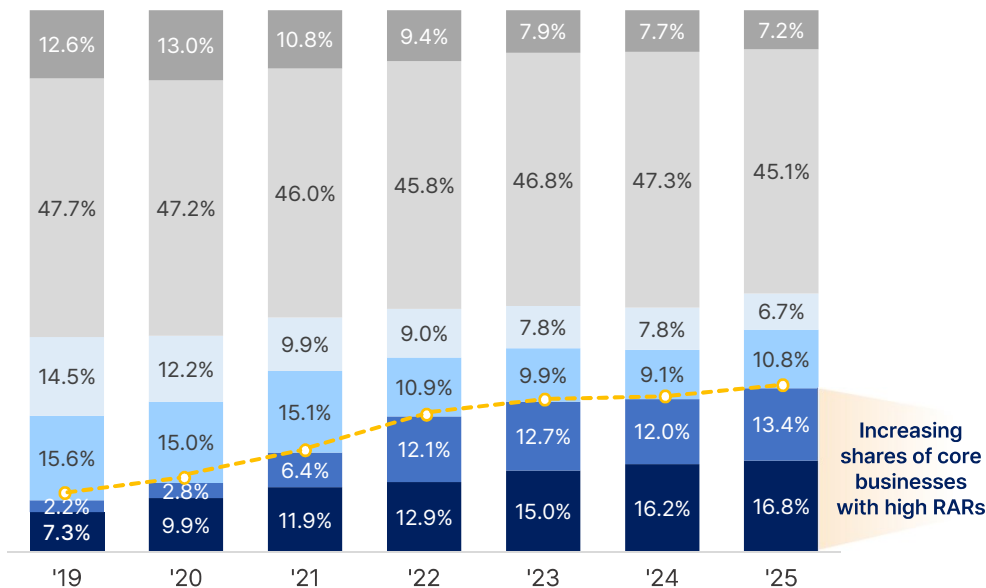
2 JB Woori Capital : ① Shift focus from highly competitive new car financing to used car financing (currently No.1 in used car financing M/S)

② Enhance innovative products, including auto-title loans

③ Increase the share of investment banking to diversify revenue streams

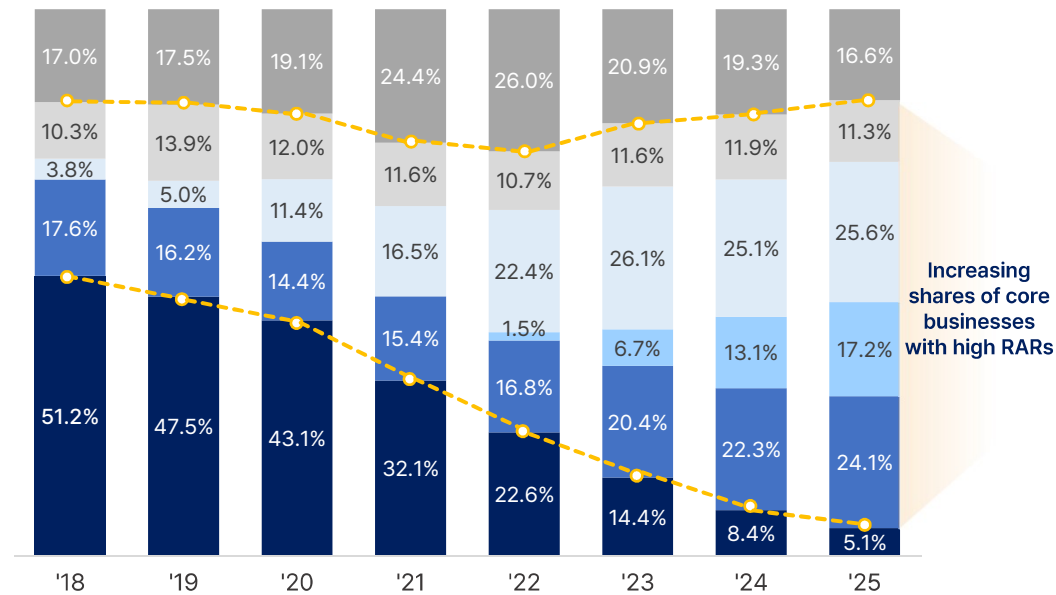
Banking(JBB & KJB) Portfolio Trends

■ PF
■ Strategic Products
■ Interim Payment Loans
■ Mortgage Loans
■ Corporate (general)
■ Household (general)



JB Woori Capital Portfolio Trends

■ New Cars
■ Used Cars
■ Auto-title Loans
■ IB & Investment
■ NPL
■ Others



Increasing shares of core businesses with high RARs

I Group Business Strategy

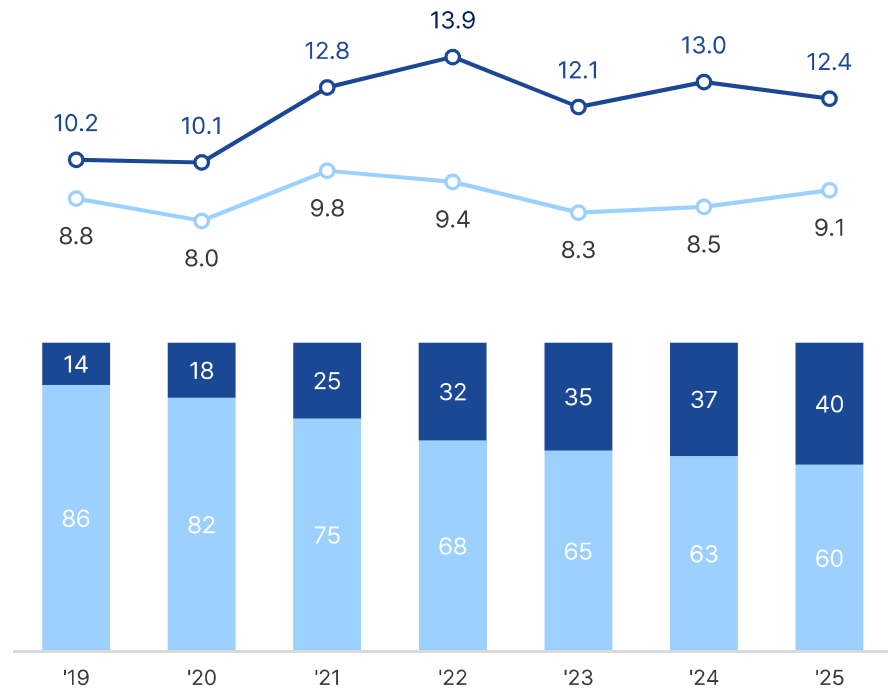
1. Asset Portfolio Rebalancing _ Performance Metrics

- ☑ Since 2019, the Group has consistently delivered industry, leading ROE and has maintained double digit ROE for 7 years
- ☑ JB Woori Capital, has delivered a 21% CAGR in net income over the past seven years, driving the Group's profitability improvement : ROE has shown a clear improvement from 10~12% in 2018~2020 to 16~18% since 2021

Group Business Mix and ROE Trends

(Unit: %)

Underlying Businesses Core Businesses ROE(JB) ROE(Sector)

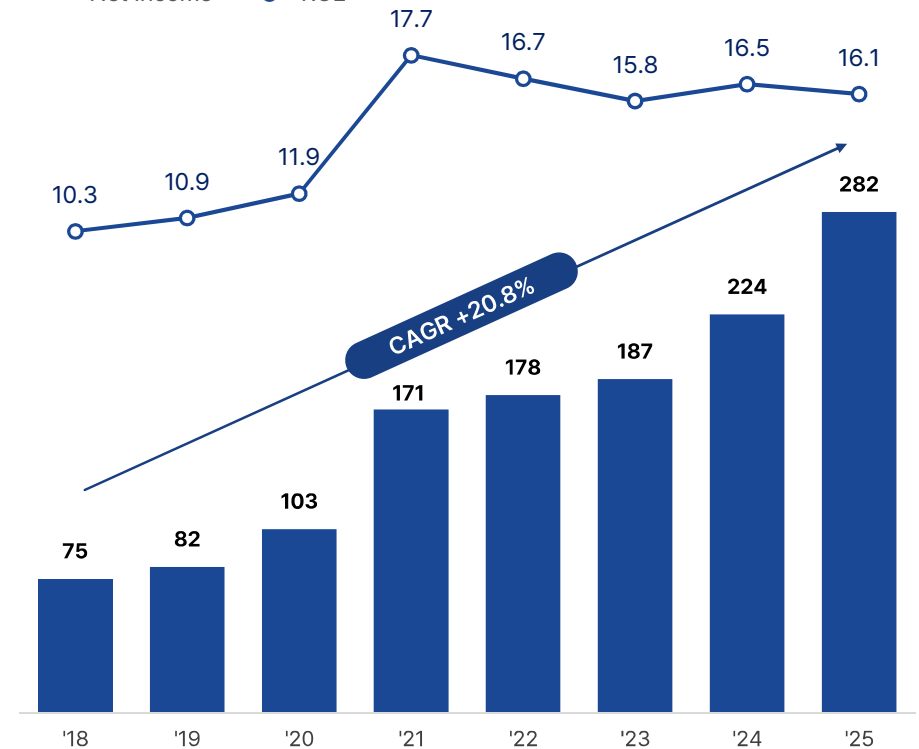


Note) Banking sector : KB, Shinhan, Hana, Woori, BNK, iM (weighted average)
Source : Factbook of each financial group

JB Woori Capital Net Income and ROE

(Unit: %, KRW billions)

Net Income ROE



Note) Based on JB Woori Capital's consolidated financial statements

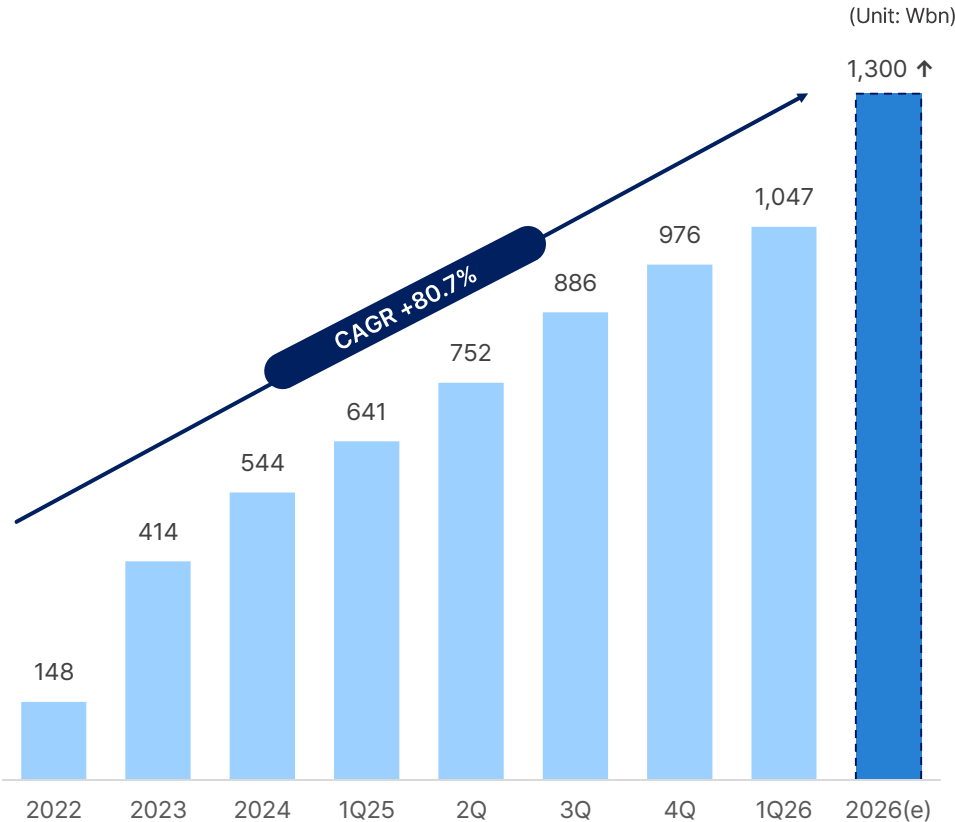
2. Targeting Niche Markets _ Status of Foreigner Loans and Target Markets

- ☑ JB's foreigner loans to exceed 1 trillion won in 2026, driven by efforts to build competitive advantage
- ☑ Among the 2.17 million long-term foreign residents in Korea, JBFG's addressable market comprises 1.32 million
- ☑ The Group's foreigner platform, Bravo Korea, secured approximately 260 thousand users within one year of its launch (launched March 31, 2025)

Outstanding Foreigner Loan Balance of the JB 3 Companies



(Unit: Wbn)

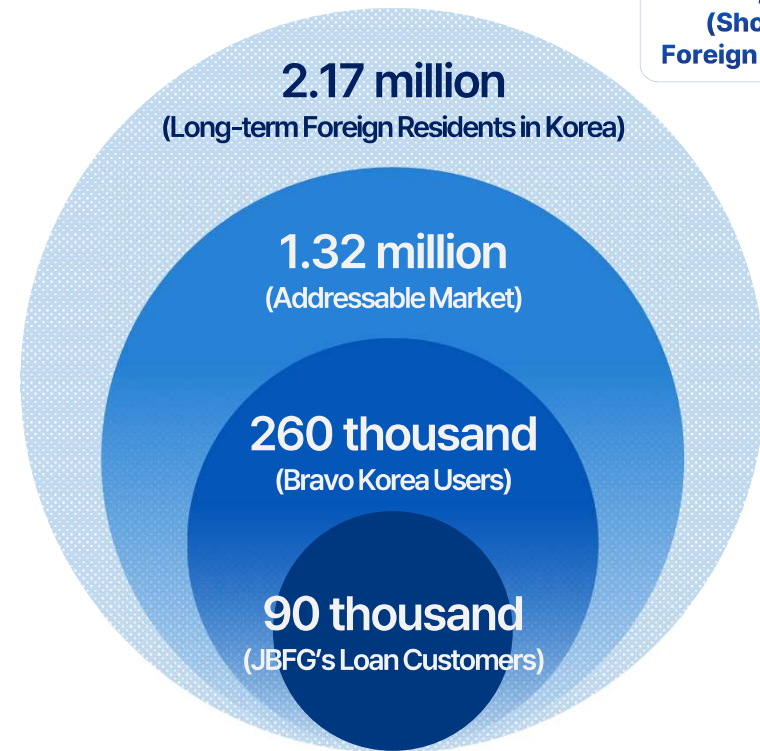


Note) Total outstanding foreign customer loans originated by three subsidiaries (Jeonbuk Bank, Kwangju Bank, JB Woori Capital)
 Note) Growth driven by E-visa holders

Size of JBFG's Effective Target Market among Long-term Foreign Residents in Korea



660,000
 (Short-term Foreign Residents)



Note) Based on data on foreigners residing in Korea as of March 2026 (Source: Immigration and Foreigners Policy Headquarters, Ministry of Justice)
 Note) JB Addressable Market: Workers (E-visas), Long-term residents (Overseas Koreans, etc.), International students (D-visas)

1 Group Business Strategy

2. Targeting Niche Markets _ Strategy for Expand Foreign Market: Products and Channels

- ☑ Expand the focus from E-visa workers ('25) to F-visa long-term residents and D-visa students ('26) to build a foundation for capturing potential market via product diversification
- ☑ Expand offline channels and strengthen organic integration with the BK app to cover 1.32 million valid JB targets
- ☑ As a key channel for continuous lead generation, the BK app will leverage anchor services to boost user retention and drive new revenue streams

Expanding Product Line-up Specialized for Foreigners

[2025 Key Targets & Product Line-up]

- 1 Core Target**
 👤 Focused on Workers (E-visa)
- 2 Product Line-up**

Unsecured Loan

Used Car Loan

Auto Loan

Student Loan

Securing 260K Users within the First Year of BK App Launch and Building a Foundation for Growth in International Remittances

(Unit: 10,000 people) (Unit: cases)

Period	Users (10,000 people)	Remittance Cases
1Q25	2	94
2Q	6	3,258
3Q	12	7,312
4Q	18	15,130
1Q26	26	25,236

Establishing a growth model for loans & int'l remittance through seamless integration of the BK app and customer service centers

Targeting JB's Addressable Market

[2026 Key Targets & Product Line-up]

- 1 Addressable Market**
 👤 Workers (E-visa) 🏠 Long-term Residents (F-visa) 🎓 International Students (D-visa)
- 2 Product Line-up**

Unsecured Loan

Used Car Loan

Auto Loan

Student Loan

Real Estate Secured Loan

Emergency Loan

...

Specialized Branches
7

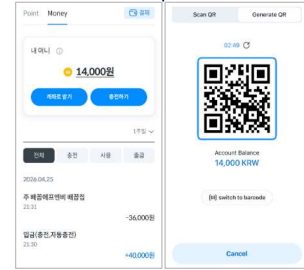
Customer Service Centers
Operating in 18 Countries

Micro Branch
7

· Branch Count at end of 2026

Expanding Anchor Services: Prepaid Wallet Scheduled for Launch in May 2026

Prepaid Wallet



Payment

Easy int'l Remittance

New Revenue Streams

Note) Easy international remittance using a prepaid wallet will be launched in the 2H26

2. Targeting Niche Markets – Improving Financial Accessibility & Strengthening Asset Quality Management via the CB* Project

- ☑ A cross-border credit information exchange initiative spearheaded by JB, involving the establishment of network infrastructure with local central banks, credit bureaus, and local banks
- ☑ ① Strengthened market position and ② enhanced risk management capabilities through the acquisition of foreign customer credit information



Legend ● Service Launched ● MOU Signed & Ongoing ● MOU Ongoing ● TBD

MOU completed/work in progress (WIP)

	Cambodia MOU signed in May '24. Services launched in Sep. '25	
	Vietnam MOU signed in Dec. '24. Service launch targeted for 2H26	
	Philippines MOU signed in Mar. '25. Services under development.	
	Nepal Partnership/collaboration discussions underway	
	Myanmar Partnership/collaboration discussions underway	
	Indonesia Partnership/collaboration discussions underway	

TBD

	Uzbekistan
	Mongolia
	Thailand
	Sri Lanka
	China

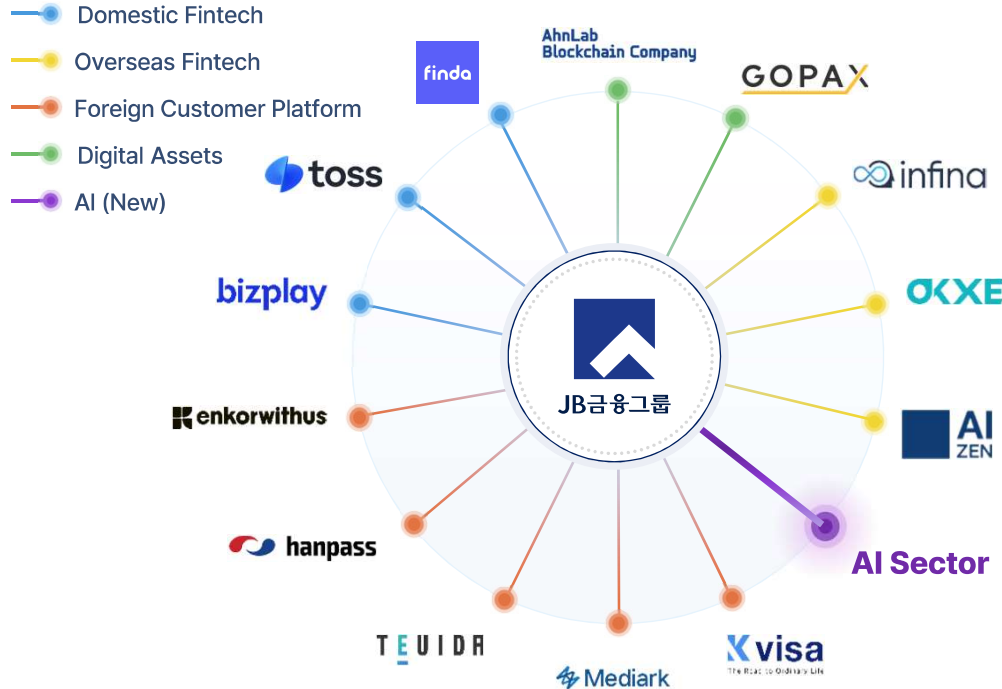
*) Cross-Border Credit Bureau

I Group Business Strategy

3. JB's Unique Inorganic Growth Strategy _ From Fintech Partnerships to AI Investments

☑ JB's unique inorganic growth strategy is rapidly expanding into collaboration, overseas, and AI to adapt to dynamic market changes at home and abroad

: Domestic Fintech (Expand digital customer base) → Global Expansion (Joint entry into overseas with partners) → AI Business (Sector expansion driven by company-wide AX initiatives)



Key Recent Collaboration Cases

<p>'Toss Bank' Together Loan Season 2</p> <p>Expanding product offerings to auto-secured loans Scheduled for sequential launch targeting individual and business customers</p>	<p>'AhnLab Blockchain Company' VASP License Acquired ('26.4)</p> <p>Full-scale promotion of digital asset wallet collaboration following acquisition of Virtual Asset Service Provider(VASP) license</p>
<p>Expanding Global Partner Sectors</p> <p>Expanding and identifying collaboration partners from fintech to all industries, centered on Indonesia's MFC</p>	<p>Strategic and Financial Investments in Promising AI Companies</p> <p>AI Business Synergy (SI) + Equity Value (FI)</p>

4. What is JBFG's AX (AI Transformation) strategy?

In 2026, Full-scale Implementation of the Top 10 AX Initiatives

2025

2024

Monitoring global AI pioneers and best practices through the group's Center of Excellence and internalizing them within Key Team

Gartner:

"At the very Peak of Inflated Expectations in finance is generative AI"

Gartner Hype Cycle Shows Generative AI in Finance is at the Peak of Inflated Expectation

A study of global success and failure cases in AX, based on benchmarking major leading banks, regional banks, and neobanks in the U.S., Canada and Singapore (J.P.Morgan, Goldman Sachs, DBS, RBC, SoFi, etc.)

Top 10 high-impact AX initiatives focused on productivity and value creation

Preparing for change through an organizational restructuring at the end of 2025

- ☑ (Holding Company) AX-Future Growth Div. (Subsidiaries) AI Innovation Dep.

JP Morgan:

"AI is a once-in-a-lifetime opportunity to completely transform the banking industry"

DBS:

"Using AI code assistants boosts productivity by 2 to 3 times for the top 5% of developers; leveraging AI agents improves work efficiency"

Implementing tailored execution strategies based on project characteristics

Effectiveness

Group-wide Expansion Model

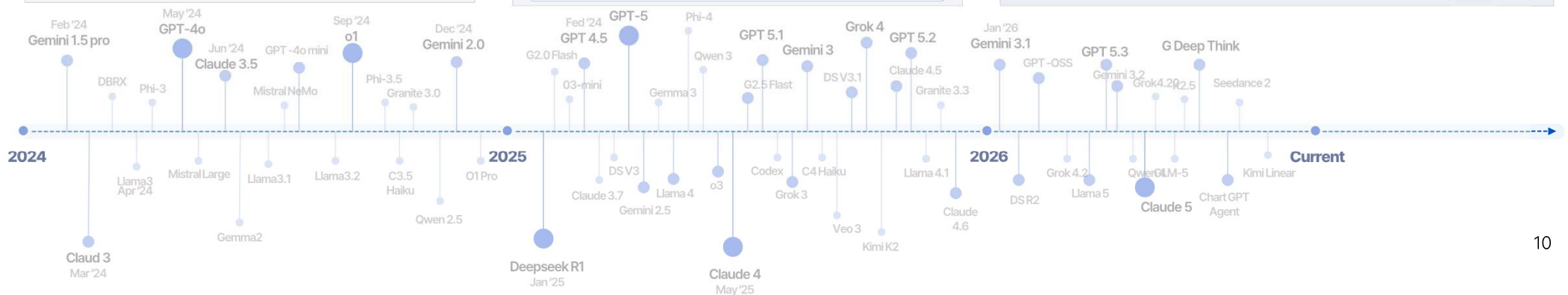
- ☑ Rapid implementation of key AX initiatives that significant group-level synergies and productivity gains
- ☑ Promoting the adoption of common standards

Pre-verified Expansion Model

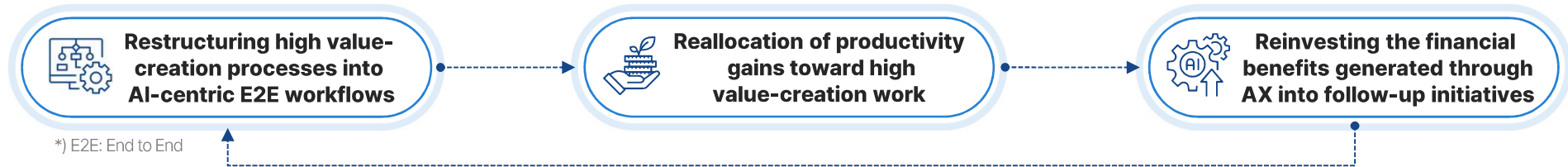
- ☑ Implementation at affiliated companies, performance review
- ☑ Phased group expansion

Affiliate-Specific Model

- ☑ Pursuing independence in a manner that reflects the nature of each affiliate's operations



4. For what? – AI Monetization Group through a virtuous cycle of value creation



Continuously expanding AX benefits to secure long-term market leadership
“Global Fast Follower & Korea First Mover”

Phased measurement and management of AX value creation effects, with a focus on quantitative performance



Target of KRW 100 billion in value creation by the third year



RESPONSIBLE GROWTH
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Risk Management Strategy



Strengthening the Group's Credit Scoring Model

- JB Financial Group is developing proprietary credit scoring models and refining evaluation algorithms for its core product lines : Loans to foreigners and auto-title loans

Development and Operation of Strategic Models for Core Product Lines

"Developing strategic models to expand JB's market dominance in core product lines"

Key Features of Current Strategic Models

	Loans to foreigners (E/F Visas)	Auto-title loans
Target Customers	<ul style="list-style-type: none"> (E Visa) Unsecured Loans in banks (F Visa) Auto-title loans in JBWC 	<ul style="list-style-type: none"> Mid-to-low credit scores
Data Sources	<ul style="list-style-type: none"> Expanded use of external alternative data for payments, consumption, remittances, etc. 	
Algorithms	<ul style="list-style-type: none"> Maximizing performance after comparing various ML algorithms 	

Strengthening Modeling Capabilities (Advanced M/L Algorithms)

"Optimizing algorithms after comparing the latest methodologies, such as Transformers"

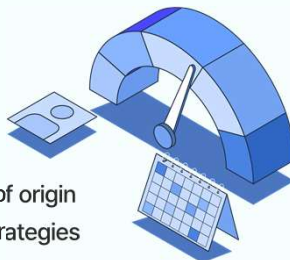
In-House Model Development Advancing Modeling Using Agent (Toolkit)

Key Features	<ul style="list-style-type: none"> (Optimization) Parameter and performance optimization (Efficiency) Shortening development time
Algorithm	<ul style="list-style-type: none"> Application of the latest Transformer-based neural networks, including the Tree method, and algorithms (TabICL2, FT-T)

Leverage a modeling agent to accelerate comparative algorithm analysis, enabling prompt model optimization

Competitiveness of JB's Foreign Credit Rating Model

- Foreign credit ratings provided by CB agencies lack visa/country information
- The JB model distinguishes and operates separate E-visa and F-visa models based on the characteristics of the visas held by customers
- Significant differences in creditworthiness by country of origin
 - Reflected as a key risk driver in major operational strategies



Neural Network Deployment (Foreign Customer Scoring Model)

- Validated performance advantage when deploying neural network algorithms like TabICL and FT-T

	Xg-boost	Light GBM	Random Forest	Tab ICL2	FT-T
AR(%)	67.5	67.4	63.2	70.0	69.0
Defect Coverage*	25.3	29.4	28.9	31.7	29.1

Defect Coverage: Measuring the proportion of total defaults rejected under a hypothetical bottom 5% cut-off constraint

* Baseline benchmark (CB Foreign customer rating): AR 55.2% ~ 58.6%

Neural Network Models

AX Implementation in Risk Management & Business Application Cases

- Developed an LTV validation agent as a core strategic AX initiative for the Risk Management Division. Currently undergoing a pilot test across subsidiaries. Scheduled for deployment into real estate mortgage loan LTV management operations starting in July

Key Features & Operational Plan for the Collateral LTV Validation Agent

Strengthening the soundness management of real estate secured loans through AI agent-driven LTV (Loan-to-Value) validation

Key Features

Automated LTV Adjustment (AI Agent) Recommendations

- Automated Auction Data Sourcing**
 - Automatically aggregates real estate auction winning-bid data monthly
- Automated LTV Adequacy Assessment**
 - Automates monthly LTV adequacy checks by analyzing average winning-bid ratios & historical price volatility trends
- AI Agent-driven Policy Recommendations**
 - Leverages LLMs to generate LTV adjustment proposals along with supporting rationale

Operational Management Plan

- Monthly LTV Downward Adjustments by Seg. (Region/Property Type)**
 * Downward adjustment when a variance of 10%p or more occurs vis-à-vis the current LTV → Immediately applied within the corresponding month
- Regular Reviews & LTV Adjustment Assessments**
 - Semi-annual review (Jun & Dec) of targets eligible for upward LTV adjustments and assessment of policy modifications

Early detection of real estate auction winning-bid trends to ensure timely response to property price volatility

AI-driven LTV Validation Agent (Illustrative)

LTV 적정성 검증 Agent
 LTV 적정성 검증 Agent Summary

이번달 LTV 점검 결과, 총 1건의 조정 대상과 14건의 검토 대상이 확인되었습니다. 주요 조정 대상은 인천(단독) 등입니다.

지역 / 용도	현재	조정안
인천 / 단독	70%	55%

지역 / 용도	현재	조정안
인천 / 근린상가	60%	55%
전남 / 아파트상가	50%	45%
전남 / 내대지	65%	60%
제주 / 임야	50%	45%
충남 / 임야	50%	45%

LTV조정 및 검토 우선순위

상태	지역 / 용도	현재 LTV	AI 조정안	변동률	권고안 산출 사유	최종 LTV	상태
검토 대상	강원 / 단독 / 주택	65%	60%	-5%	강원 지역 단독 담보의 경우를 기준으로 시장 흐름과 리스크를 고려하여 제시안을 도출합니다. 해당	60%	보기
검토 대상	경기 / 근린주택 / 주택	70%	65%	-5%	경기 근린주택의 최근 시장 흐름은 낙찰가율이 하락 흐름으로 나타나고 있으며, 최근 3개월 평균은 58.6%	65%	보기
검토 대상	경남 / 내대지 / 토지	60%	55%	-5%	경남 내대지의 경우 최근 판매 낙찰가율 흐름이 개선세를 보이고 있으며 11월 경남 아파트 낙찰가율은	55%	보기
검토 대상	경북 / 내대지 / 토지	65%	60%	-5%	경북 내대지의 최근 판매 흐름은 경북 아파트 낙찰가율이 82.6%로 상승하는 등 지역 판매 활황이	60%	보기
검토 대상	인천 / 근린상가 / 건물	60%	55%	-5%	인천 근린상가의 경우 최근 3개월 평균 50.6%, 6개월 평균 52.5%, 12개월 평균 56.1%가 현재 LTV	55%	보기



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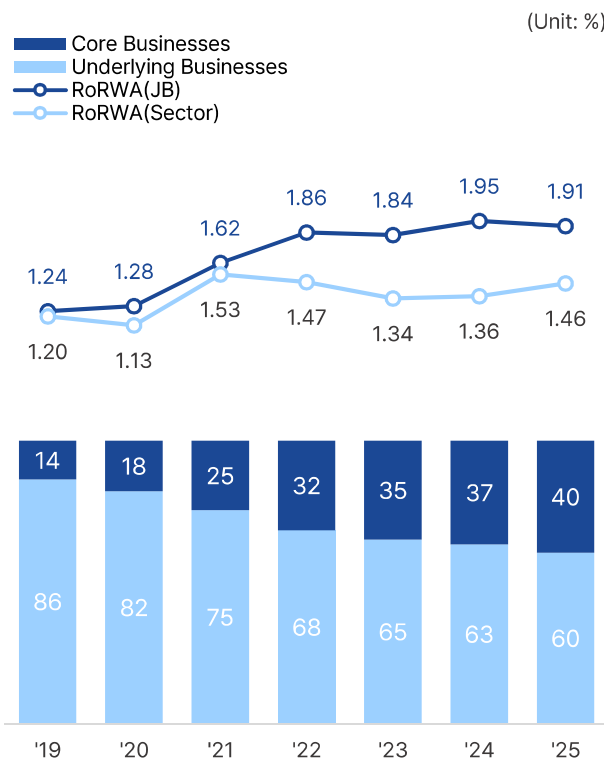
Shareholder Returns



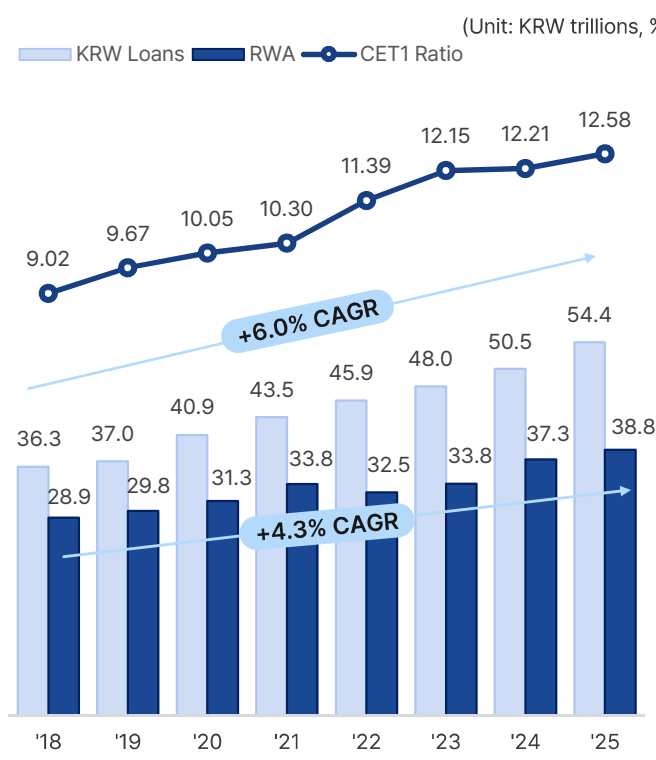
Stable CET1 Ratio Management ⇒ Continuous Expansion of Shareholder Returns

- Since 2019, by expanding the proportion of core businesses, the Group's RoRWA has consistently outperformed the sector average and maintained an upward trajectory.
- Furthermore, while the Group's KRW loan portfolio grew at a CAGR of 6.0% during the same period, RWA growth was contained at a lower CAGR of 4.3%, contributing to the steady rise in the Group's CET1 ratio.
- Backed by a stable CET1 ratio, shareholder returns have been continuously strengthened, with the CAGR of total shareholder returns over the past six years more than doubling that of the banking sector.

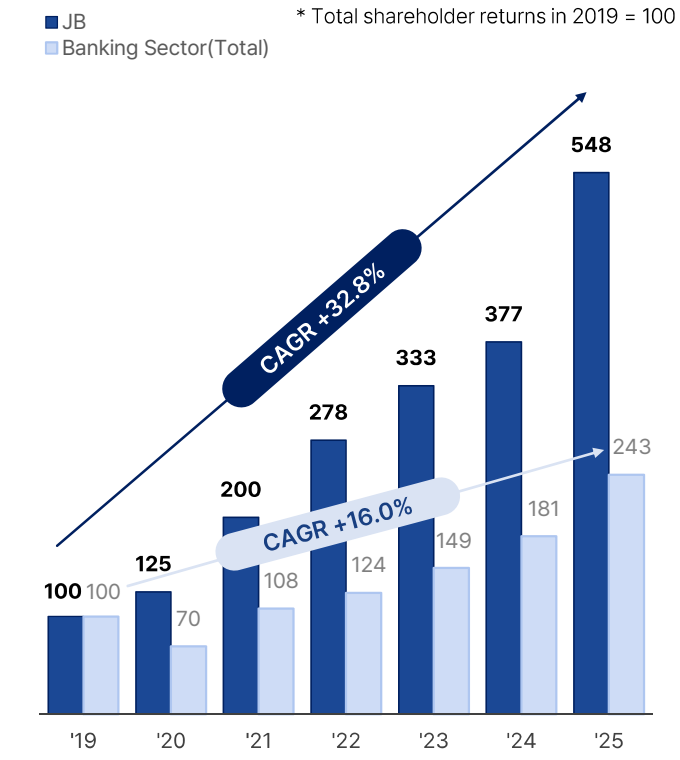
Core Business Proportion & RoRWA Trends



Group KRW Loan Growth vs. RWA Growth & CET1 Ratio Trends



Total Shareholder Return (JB vs. Banking Sector)



Note) Banking sector : KB, Shinhan, Hana, Woori, BNK, iM (weighted average)
Source : Factbook of each financial group

Note) Banking sector : KB, Shinhan, Hana, Woori, BNK, iM

Enhanced Shareholder Returns in 2026

Details of Enhanced Shareholders Returns in 2026 (Refer to the Value-up Plan announced in February 2026)

- ① Increase in total shareholder return ratio: (2025) 45% ➔ (2026) 50%
- ② Increase in quarterly dividend amount: (1Q25) Quarterly DPS KRW160 ➔ (1Q26) Quarterly DPS KRW311 (+94.4%, Y-Y)

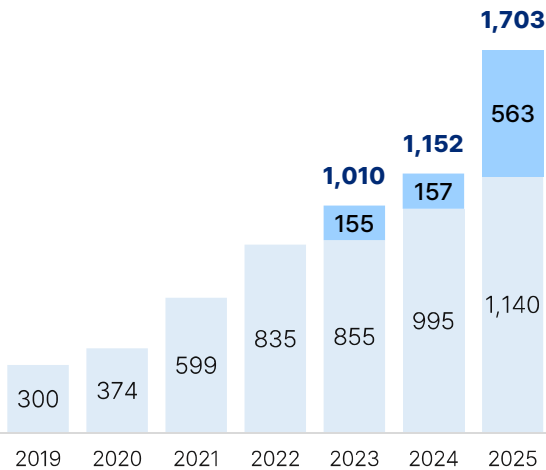
Continued expansion of total shareholder returns

Total shareholder return per share

- Cash Dividends
- Share buyback

(Unit: KRW)

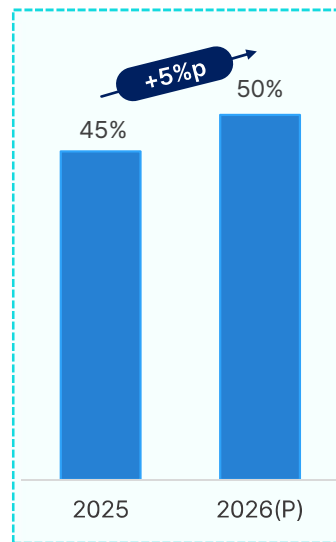
Total shareholder return per share



2026 Shareholder Return Plan

- Total Shareholder Return Ratio

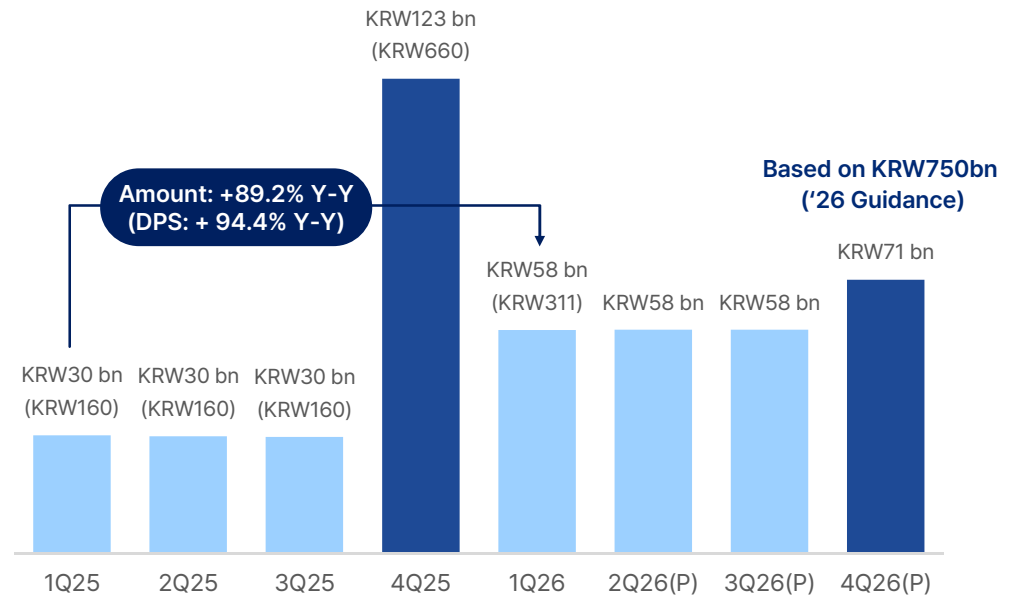
(Unit: %)



Increase in Quarterly Dividend Payout

- Quarterly Dividend
- Year-end Dividend
- () : Dividend per share

(Unit: KRW billion)



Note) Total shareholder return per share = Dividend per share + {(Amount of share buyback) / (Total number of issued shares – Number of treasury shares)}
 * Total issued shares and treasury shares are calculated using the time-weighted average

Note) (P): Cash dividend amount under the 2026 Value-up Plan; the 4Q26 year-end dividend is calculated based on the guidance of KRW750billion



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