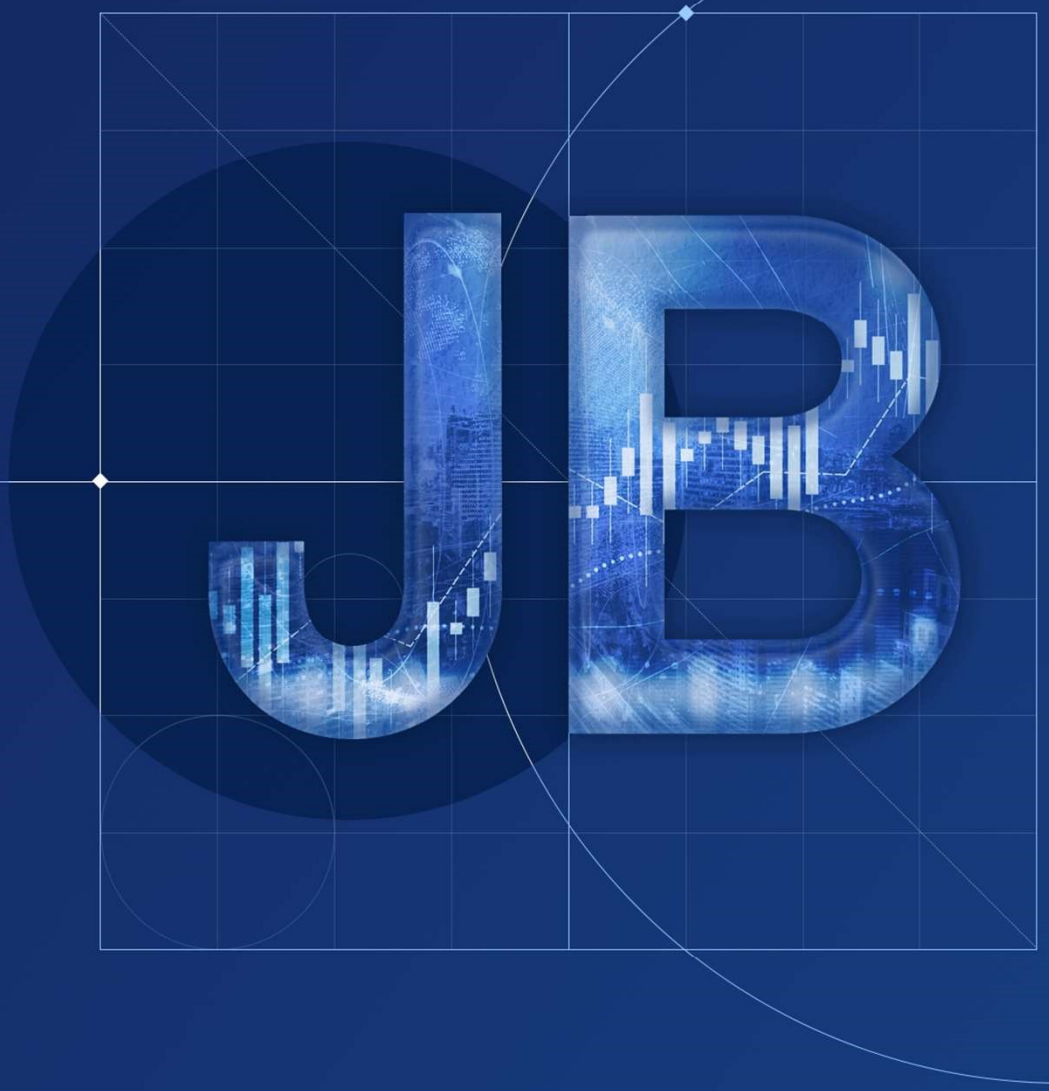
JB Financial Group

JB Financial Group

# BUSINESS RESULT

FOR 3Q 2026



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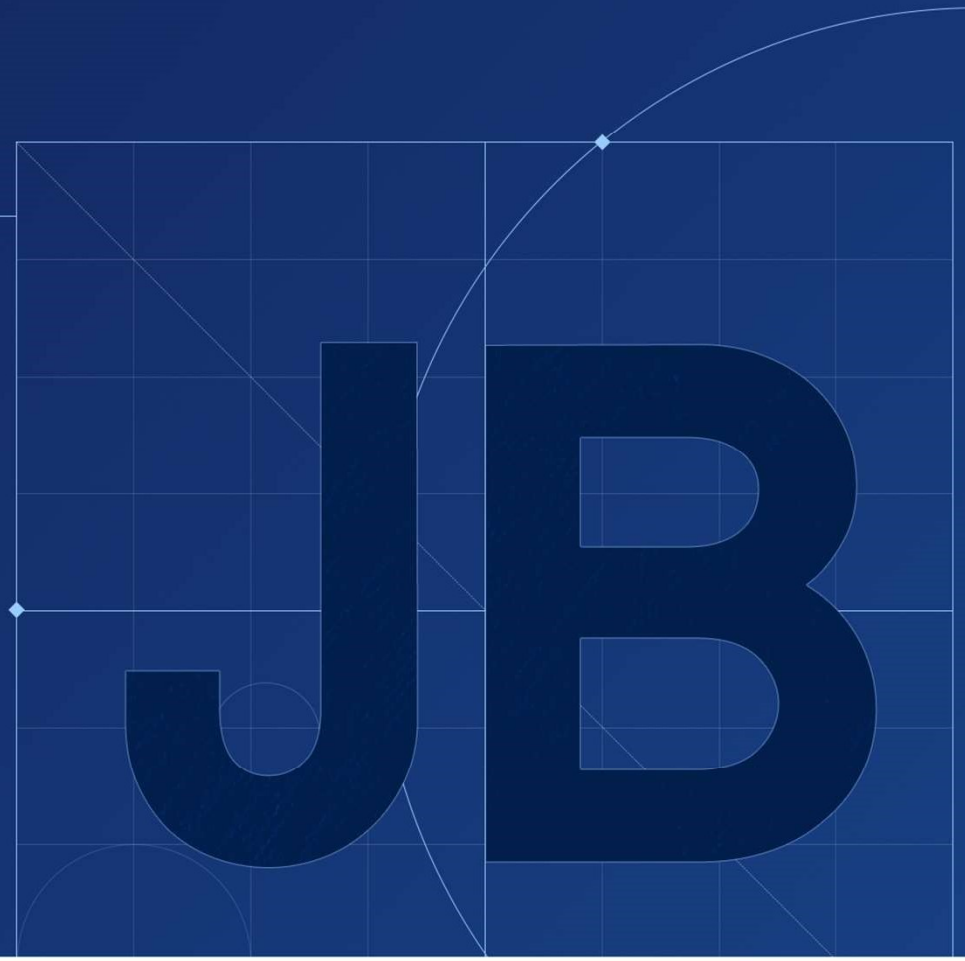


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2. This material contains forward-looking statements and 2026 budgets which was planned at the end of 2025. Accordingly, the relevant data may differ significantly from the actual result due to change in business environment.
3. Figures in this material may differ from the previous and upcoming materials, due to the accounting method changes. Numbers presented throughout this material may not add up precisely to the totals indicated due to rounding. All ratios and percentage changes in this material are based on unrounded numbers.
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I

# Group Earnings Highlights

# Earnings Summary

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## 3Q26 Highlights

(Y-Y Change)

**Net Income**
W210bn 0.8% ↑

**ROE**
13.3% 0.2%p ↓

**Banks NIM**(Q-Q)
2.46% 7bp ↓

**Cost-Income Ratio**
35.8% 1.0%p ↑

**Credit Cost Ratio**(Q-Q)
0.64% 15bp ↓

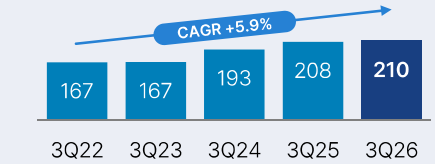
**NPL Ratio**(Q-Q)
1.57% 14bp ↑

**CET1 Ratio**(E)
12.39 % 14bp ↓

## 3Q26 Earnings Summary

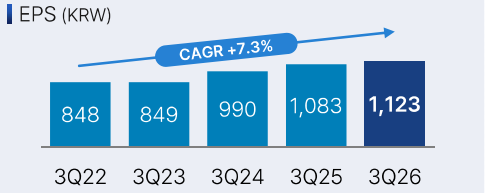
### 01 3Q26 net income attributable to controlling interest came in at KRW210bn

- Net income for 3Q26 stood at KRW210bn, up 0.8% Y-Y
- Achieved record-high quarterly and cumulative net income for the third quarter, driven by RoRWA-focused loan growth and an improved credit cost ratio



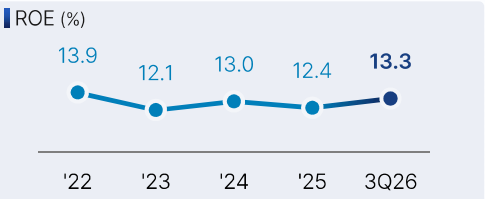

### 02 3Q26 Earnings per Share (EPS) increased Y-Y

- EPS for 3Q26(Ytd) increased by 5.9% Y-Y, driven by continued share buybacks and cancellation
  * 3Q25(Ytd) EPS: KRW 2,992 → 3Q26(Ytd) EPS: KRW 3,167
- 3Q EPS recorded a CAGR of 7.3% over the past four years



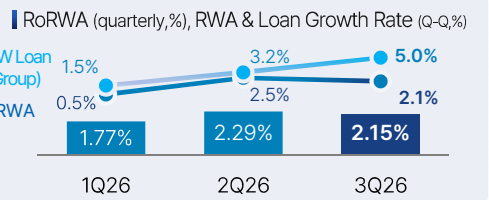

### 03 Continued sector-highest profitability

- Cumulative ROE and ROA for 3Q26 reached 13.3% and 1.08% respectively, maintaining the sector-highest level
- The Group is highly likely to achieve double-digit ROE for eighth consecutive year and ROA exceeding 1% for the third consecutive year



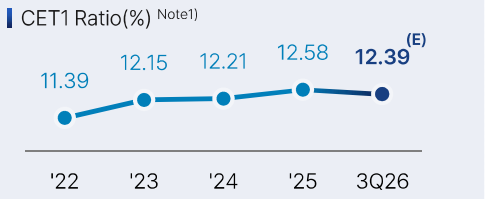

### 04 Strengthening management focused on RORWA

- Continued expansion of RoRWA-focused businesses and implementation of asset rebalancing strategies * 3Q26(Ytd) RWA growth rate 5.1% vs. Group Won-denominated loan growth rate 10.0%
- Recorded an RoRWA of 2.15% for 3Q26 * 3Q26(Ytd) RoRWA: 2.07%




### 05 Pursuing loss absorption capacity and enhancing shareholder return policy based on stable CET1 Ratio

- The Group's preliminary CET1 ratio was managed at a stable level of 12.39%, as of end-3Q26
- The BOD approved a 3Q26 dividend of KRW317 per share (3Q26 cumulative DPS: KRW942)




Note 1) IRB approach was adopted in 2Q22. Numbers before 2Q22 are based on standardized approach / The final Basel III approach was adopted in 1Q23

# Group Net Income & Profitability

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## 3Q26 Highlights

(Y-Y Change)

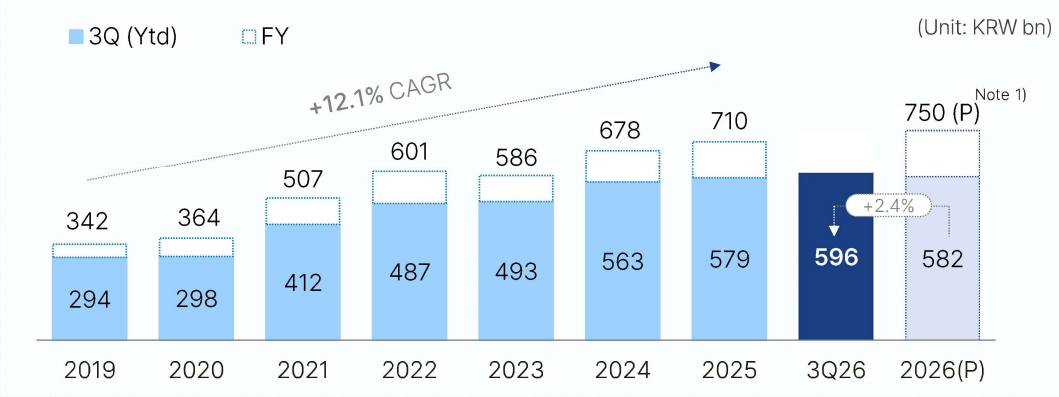
**Net Income**

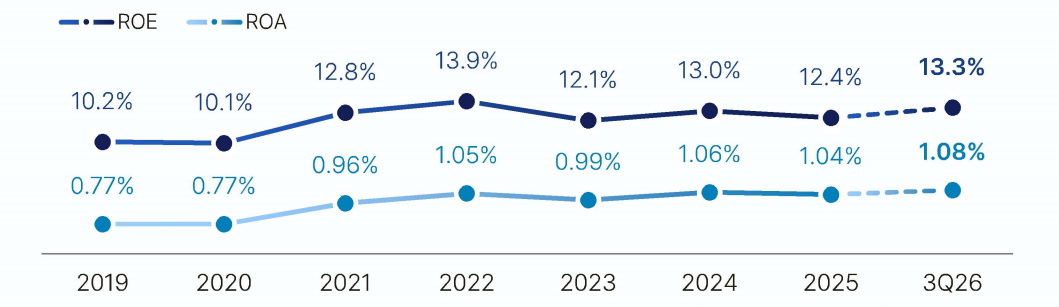
W210bn 0.8% ↑

**ROE**

13.3% 0.2%p ↓

## Group Net Income (attributable to controlling interest)



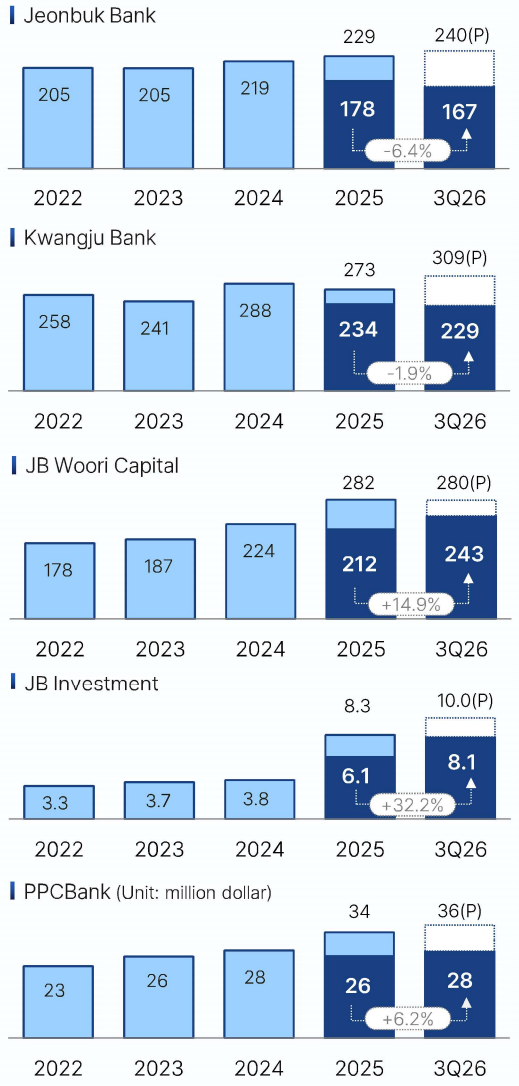

Note) ROE based on controlling interest; ROA on a consolidated basis (both cumulative)

- Net income attributable to controlling interest for 3Q26 and 3Q26(Ytd) stood at KRW210bn and KRW596bn respectively, up 0.8% and 2.9% respectively Y-Y
  ※ Exceeded the plan for 3Q26(Ytd) (annual guidance of KRW750bn) by 2.4%
- Achieved record high quarterly and cumulative net income for the third quarter driven by RoRWA-focused loan growth and a decline in credit cost ratio
- Group's ROE and ROA recorded 13.3% and 1.08% respectively, resulting in a high possibility of achieving a double-digit ROE for 8 consecutive years and an ROA surpassing 1% for the third consecutive year

Note 1) (P) : Annual earnings guidance

## ◎ Net income by affiliate Note 1),2)

(Unit: KRW bn)




Note 2) Consolidated basis (JBB, KJB, JBWC)

# Group Interest Income and Non-Interest Income

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## 3Q26 Highlights

(Q-Q Change)

**Group NIM**(Q-Q)

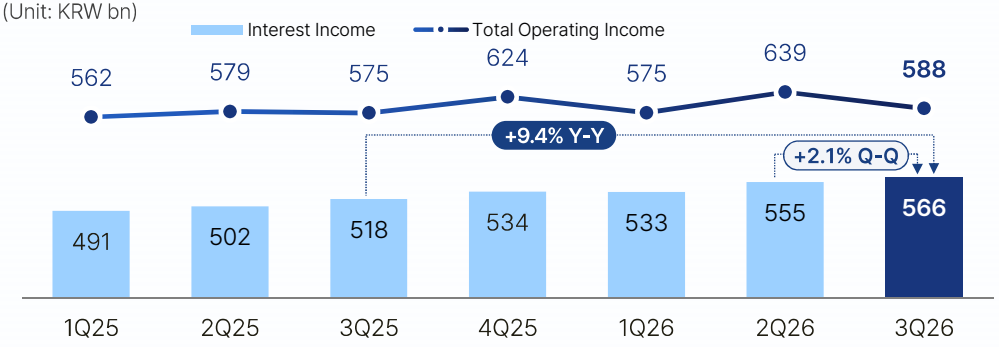
3.07% 7bp ↓

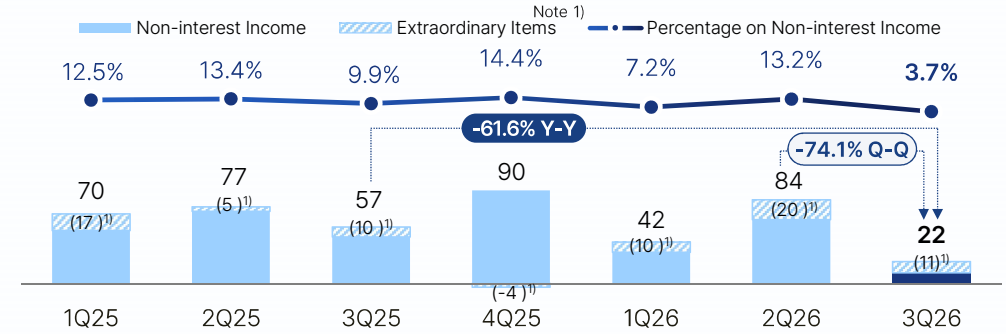
**Banks NIM**(Q-Q)

2.46% 7bp ↓

## Group interest income and non-interest income

(Unit: KRW bn)

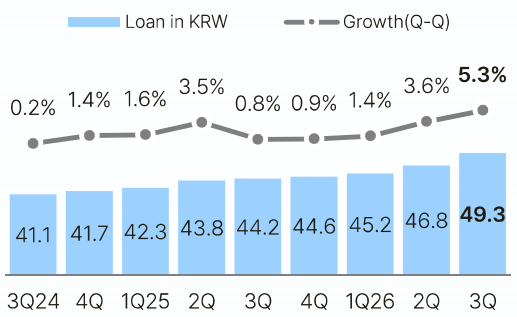



- Group's total operating income for 3Q26 decreased 8.0% Q-Q due to a decline in non-interest income, despite continued growth in interest income
- Won-denominated loans of the Group and Banks grew by 5.0% and 5.3% Q-Q respectively, driven by RoRWA-focused growth
- Group's and Banks' NIM declined by 5bp and 7bp respectively, due to an increase funding costs, including time deposit rate ※ JB Woori Capital's NIM increased (2Q26: 5.72% → 3Q26: 5.85%)
- Group's non-interest income decreased by 74.1% Q-Q. due to the base effect of securities valuation gains recognized in the previous quarter and a decline in fee income
  ※ JBWC securities valuation gains (2Q: W52bn → 3Q: W2bn), (Banks) PF Fee Income (2Q: W19bn → 3Q: W12bn)

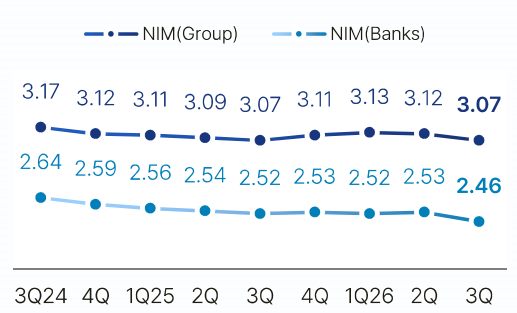
### ◎ Loan growth in KRW (Banks)

(Unit: KRW tn)



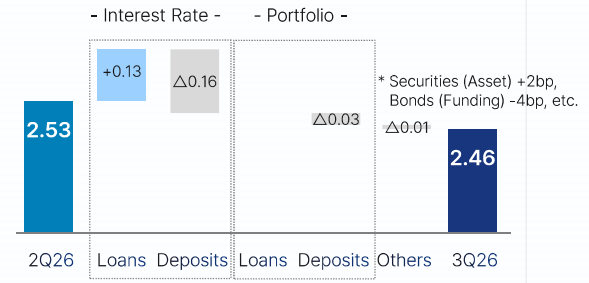

### ◎ NIM (Quarterly)

(Unit: %)




### ◎ Banks' Total NIM Breakdown

(Unit: %)




Note 1) Non-interest income extraordinary items
- Gain on sale of charge-offs: 1Q25 (Group) +W17bn / 2Q25 (Group) +W5bn / 3Q25 (Group) +W10bn / 4Q25 (Group) +W11bn / 1Q26 (Group) +W12bn / 2Q26 (Group) +W20bn / 3Q26 (Group) +W11bn
- Provision for litigation: 4Q25 (JBWC, JBAM) –W15bn / 1Q26 (JBWC) –W2bn

Note 2) A base effect arose from valuation gains on unlisted securities recognized by JB Woori Capital in 2Q26, reflecting differences in valuation frequency across subsidiaries (Banks: Quarterly, JBWC: Semi-annually, JB Investment: Annually)

# Group SG&A Cost and Credit Cost

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## 3Q26 Highlights

(Y-Y Change)

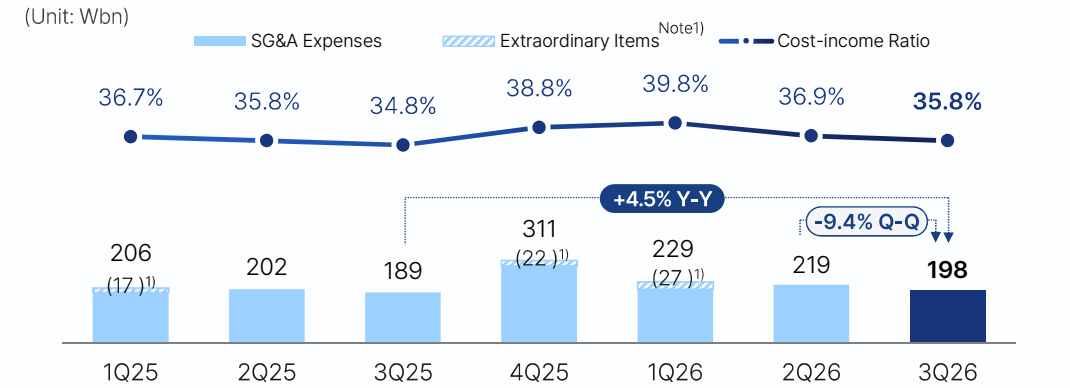
**Cost-Income Ratio**

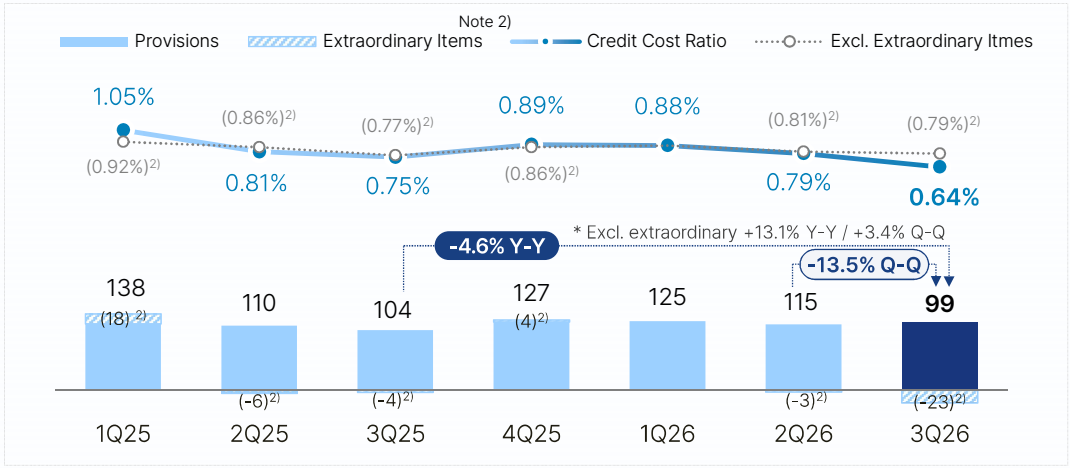
35.8% 1.0%p ↑

**Credit Cost Ratio**(Q-Q)

0.64% 15bp ↓

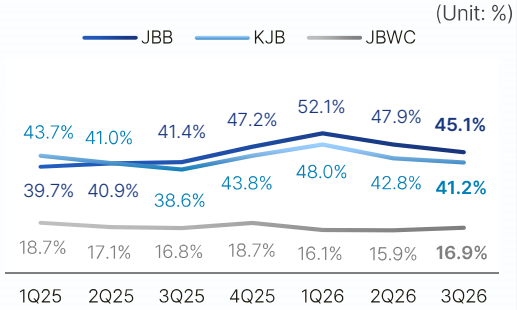
## Group SG&A Cost and Credit Cost



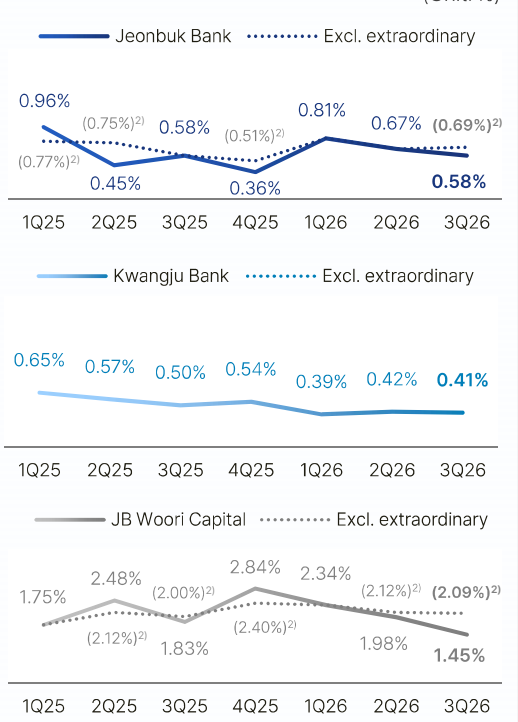




- Group's CIR remained stable at 35.8%, supported by disciplined cost management
- Group's credit cost ratio improved by 15bp Q-Q to 0.64% in 3Q26 (3Q26(Ytd) CCR: 0.77%)
  ※ Excluding extraordinary items, the Group's CCR improved by 2bp Q-Q, while the 3Q26(Ytd) normalized CCR stood at 0.83%, remained within the planned range

### Cost-Income Ratio by Affiliate (Cumulative)




### Credit Cost Ratio by Affiliate (Quarterly)




Note 1) SG&A cost extraordinary Items : 1Q25 (KJB) ERP +W17bn / 4Q25 (Group) Changes in the scope of ordinary wage +W22bn / 1Q26 (Banks) ERP +W27bn
Note 2) Credit cost extraordinary Items : 1Q25 (Banks) changes the LGD calculation methodology, etc. +W18bn / 2Q25 (JBWC) PF write-offs +W8bn, (JBB) RC adjustment etc. –W14bn / 3Q25 (JBWC) COVID19 loan policy provision reversal –W4bn / 4Q25 (JBB) Seg. adjustment provision reversal -W7bn, (JBWC) Conservative additional provision +W11bn / 2Q26 (JBWC) Extending LGD observation period –W3bn / 3Q26 (JBB) RC adjustment etc. –W6bn, (JBWC) Amendments to the Stage classification policy –W17bn

# Group Asset Quality

JB Financial Group

## 3Q26 Highlights

(Q-Q Change)

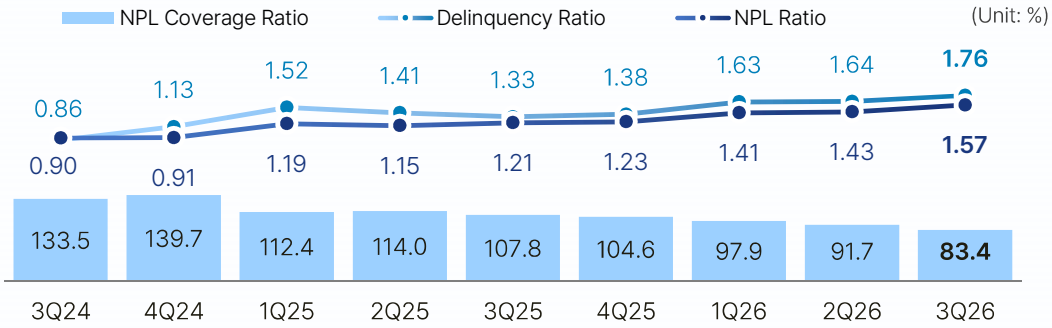
**Credit Cost Ratio**(Q-Q)

0.64% 15bp ↓

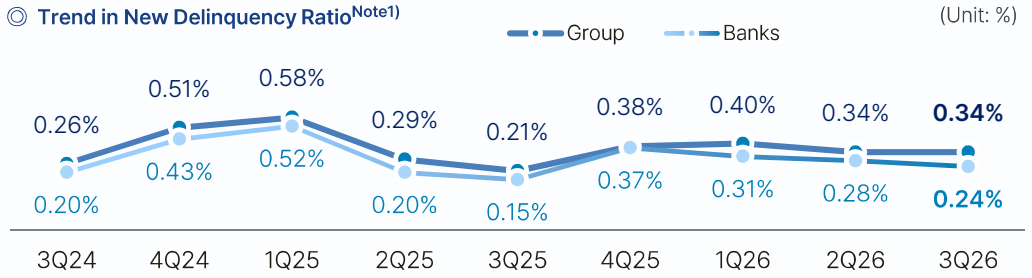
**NPL Ratio**(Q-Q)

1.57% 14bp ↑

## Group Asset Quality Indicators

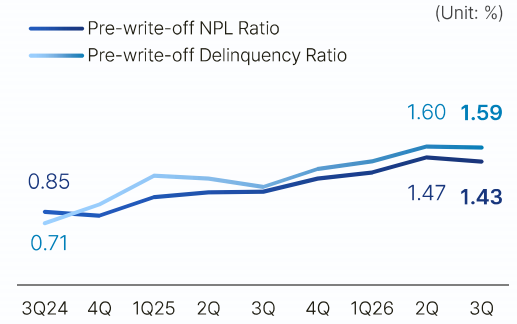



◎ Trend in New Delinquency Ratio[Note1)]

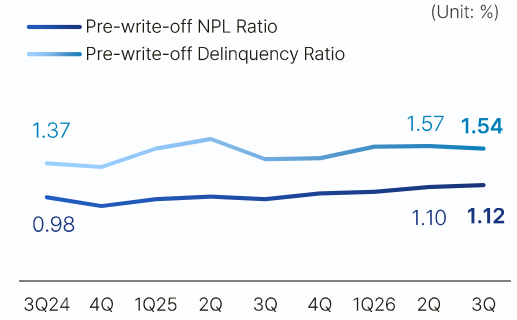



- ☑ Group's delinquency ratio and NPL ratio were at 1.76%(+12bp, Q-Q) and 1.57%(+14bp, Q-Q) respectively
- ☑ In 3Q26, the Group's new delinquency ratio[1)] remained flat Q-Q, and the banks' ratio improved by 4bp Q-Q
- ☑ Pre-write-off NPL and delinquency ratios, which better reflect underlying asset quality, remained broadly stable Q-Q across both banks' corporate and household loan portfolios, as well as JB Woori Capital
  * The Group's asset quality indicators should be assessed in the context of individual subsidiaries' asset quality trends (see p.9-10 for further details)
- ☑ Continued effort on asset quality management:
  More rigorous credit evaluation and management of cyclical industries, Maximizing recoveries through tailored strategies for each NPL segment, Monitoring of large exposures, Improved collateral valuation policy (prevent inflated and faulty collateral appraisal)

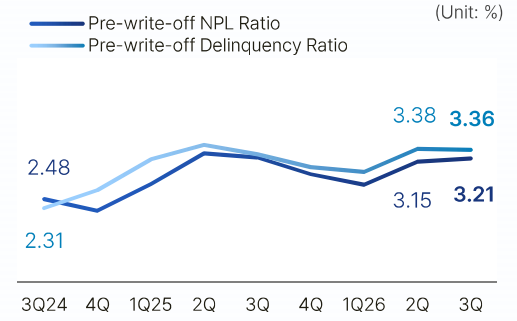
◎ Pre-write-off Corp. Loan Asset Quality (Banks)




◎ Pre-write-off Household Loan Asset Quality (Banks)




◎ Pre-write-off JB Woori Capital Asset Quality




Note1) New delinquency ratio = (Delinquent amount for present quarter – Delinquent amount for previous quarter + write-offs & sales of NPL for present quarter) / Total loans

# Asset Quality Breakdown (Banks)

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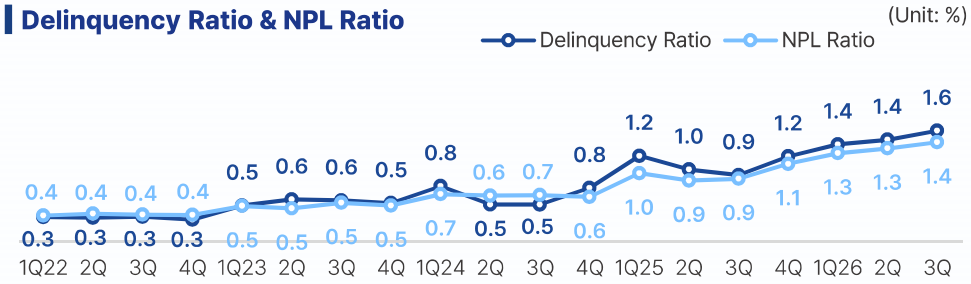
- Since early 2025, asset quality indicators for corporate loans have shown an upward trend. However, because the proportion of secured (and guaranteed) loans remains high, the impact on the Credit Cost Ratio (CCR) has been limited.
- For household loans, the CCR was somewhat elevated due to deteriorating asset quality in online unsecured loans during 2023–2024. However, through improvements in credit scoring models and an expanded share of guaranteed loans, the CCR is now on a steady, downward stabilizing trend.

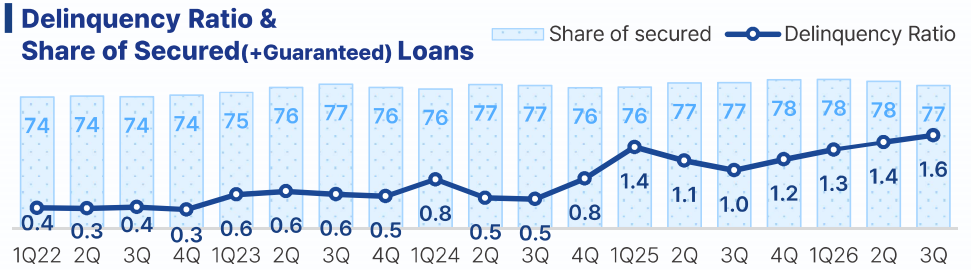
* The gap between the delinquency ratio and the NPL ratio in household loans is driven by guaranteed loans from government agencies, such as Korea Inclusive Finance Agency, which are not classified as NPLs.

## Corporate Loans (on a combined two-bank basis)

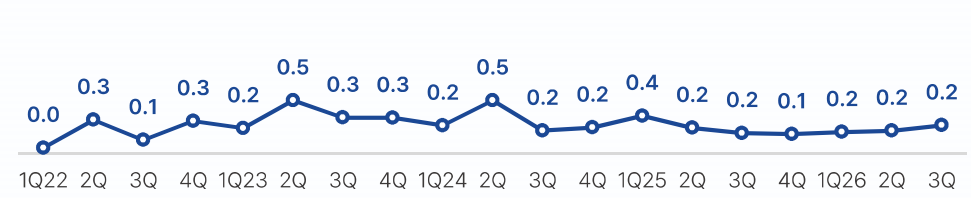
### Delinquency Ratio & NPL Ratio




### Delinquency Ratio & Share of Secured(+Guaranteed) Loans



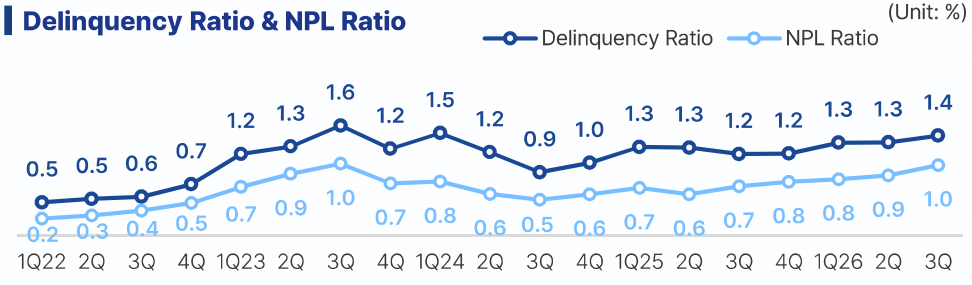

### Quarterly CCR (Credit Cost Ratio)



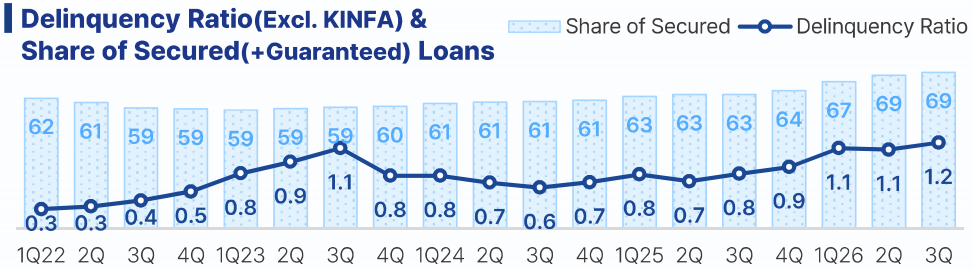

Note) Corporate Loans: Corporate Loans + Public & Other Loans,
Quarterly CCR = Corporate Provision for Credit Losses / Ending Balance of Total Corporate Loans * Annualized

## Household Loans (on a combined two-bank basis)

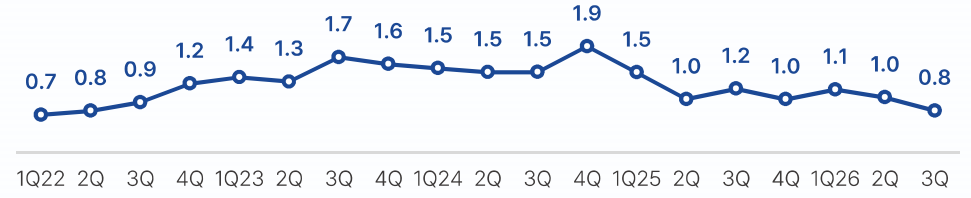
### Delinquency Ratio & NPL Ratio




### Delinquency Ratio(Excl. KINFA) & Share of Secured(+Guaranteed) Loans




### Quarterly CCR (Credit Cost Ratio)



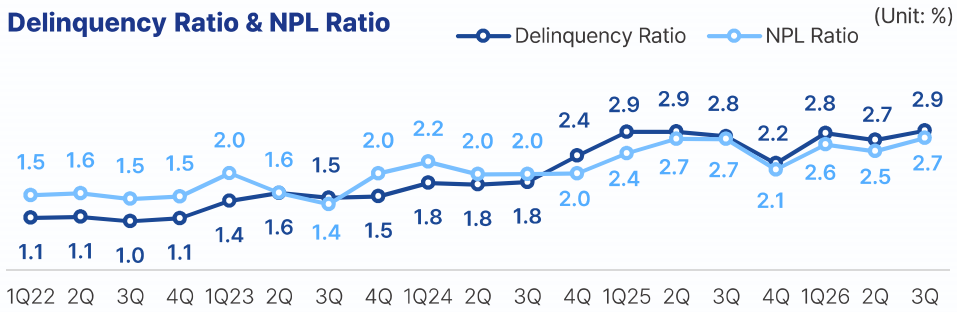

Note) Quarterly CCR = Household Provision for Credit Losses / Ending Balance of Total Household Loans * Annualized

# Asset Quality Breakdown (JB Woori Capital)

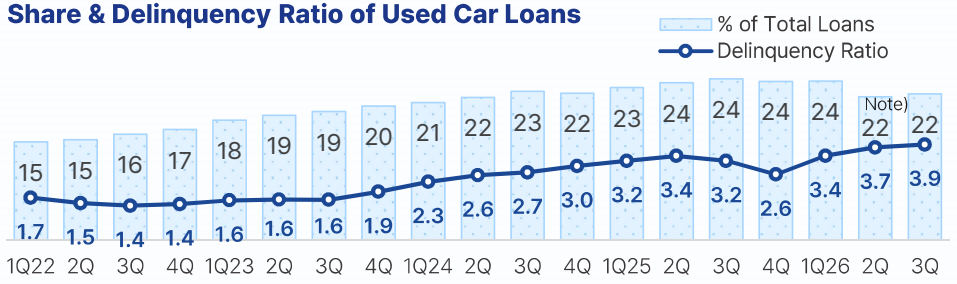
JB Financial Group

- Although the delinquency ratio has increased since year-end 2024, this was primarily attributable to the growing proportion of used car loans and auto-title loans, both of which generate higher risk-adjusted returns (RoRWA), accounting for over 40% of total loans since 2H25
  - Excluding used car loans and auto-title loans, both the delinquency and NPL ratios remained at approximately 2%
  - Although CCR has remained at approximately 2% since 2025 due to the increased proportion of used car loans and auto-title loans, ROA exceeded 2.5% in 2025, supported by these products with strong risk-adjusted returns (RoRWA of 5-7%)

## Delinquency Ratio & NPL Ratio

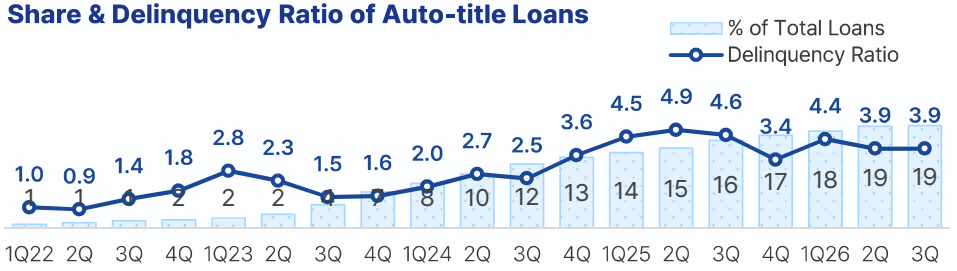



## Share & Delinquency Ratio of Used Car Loans



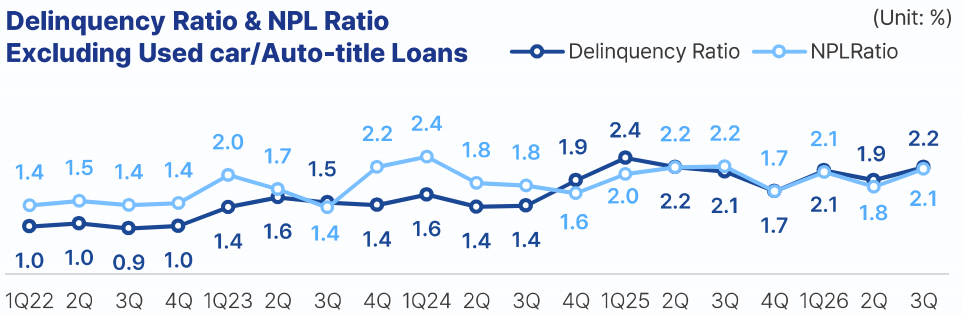

Note) In 2Q26, JBWC securitized KRW334bn (portion: 3%) of used car loan receivables, which was then acquired by JBB

## Share & Delinquency Ratio of Auto-title Loans

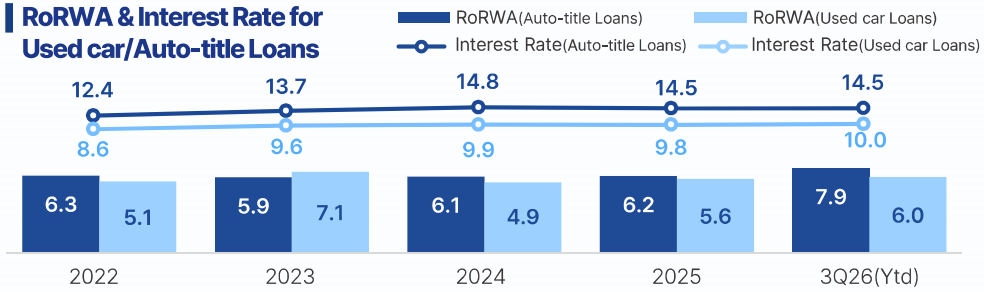



Note) JBWC's delinquency ratio is calculated based on a 1+ DPD (Days Past Due) basis

## Delinquency Ratio & NPL Ratio Excluding Used car/Auto-title Loans

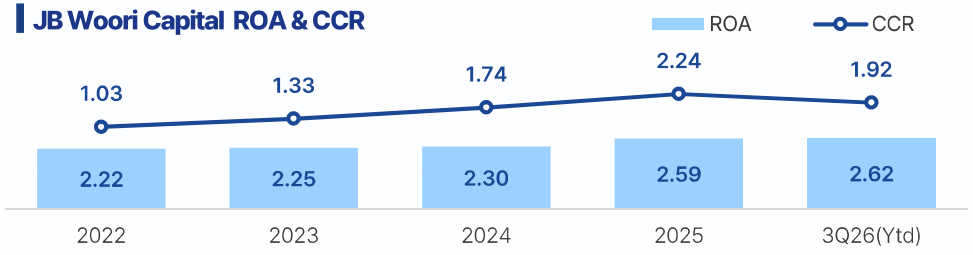



## RoRWA & Interest Rate for Used car/Auto-title Loans




Note) RoRWA: Before deducting SG&A expenses and corporate income tax

## JB Woori Capital ROA & CCR



# Group CET1 Ratio

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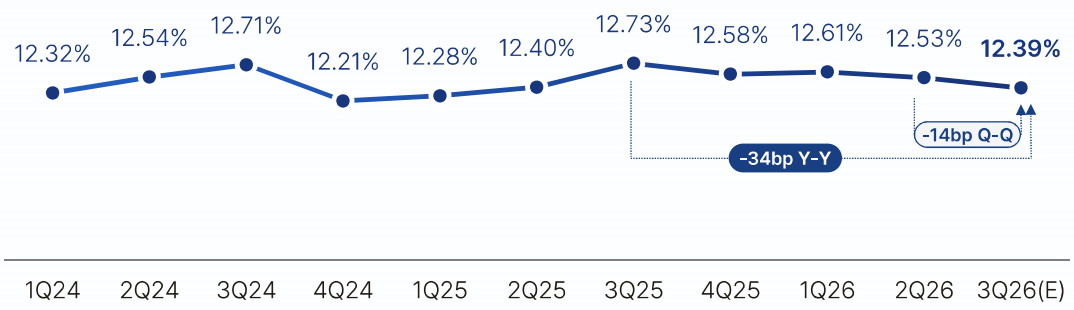
## 3Q26 Highlights

(Q-Q Change)

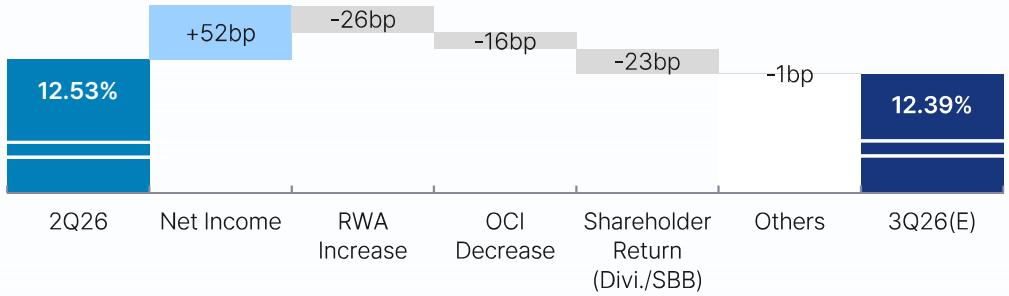
**CET1 Ratio**(E)

12.39 % 14bp ↓

## Group Common Equity Tier 1 Ratio

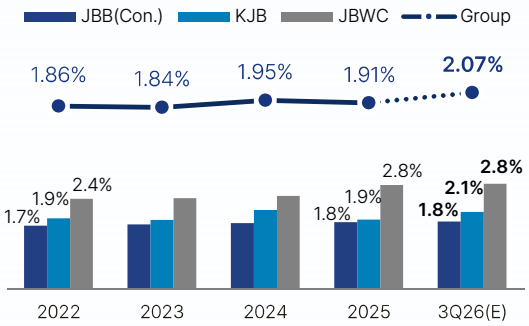



### Quarterly CET1 Ratio Movement



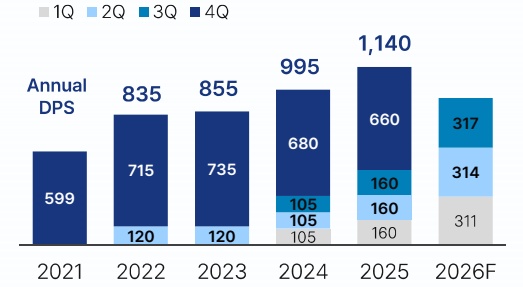

- ☑ The preliminary Group CET1 ratio stood at 12.39% as of the end of 3Q26, maintaining a stable capital position
  → Simultaneously pursuing the dual goals of strengthening loss absorption capacity and enhancing shareholder returns, based on stable capital ratios
- ☑ The Group's cumulative RoRWA for 3Q26 reached 2.07%, remaining flat Y-Y
  * Despite 10.0% Ytd growth in the Group's Won-denominated loans, RWA growth was contained at 5.1% Ytd through RoRWA-focused asset growth

### Group and subsidiary RORWA [1), 2)]



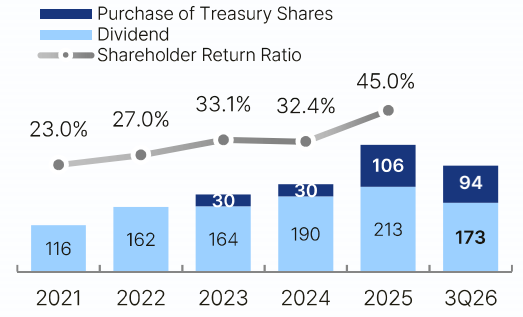

### Trend in Dividend per Share

(Unit: KRW)




### Trend in Shareholder Return

(Unit: KRW bn, %)



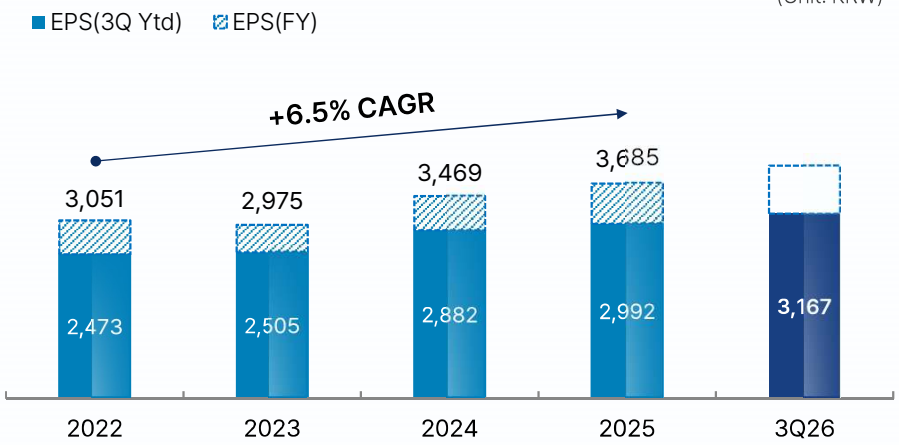

Note 1) IRB approach was adopted in 2Q22. Numbers before 2Q22 are based on standardized approach / The final Basel III approach was adopted in 1Q23
Note 2) RORWA stands for return on risk weighted assets (RoRWA = Consolidated Net Income / Average RWA)

# Per Share Indicator & Total Shareholder Return Amount

JB Financial Group

## Earnings per Share (EPS)

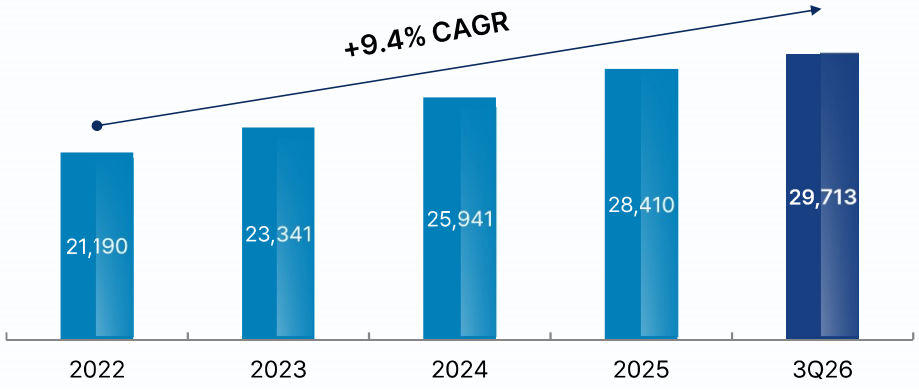
(Unit: KRW)




Note) Earnings per share (EPS) = Net income attributable to controlling interest / Number of shares outstanding (weighted average)

## Book Value per Share (BPS)

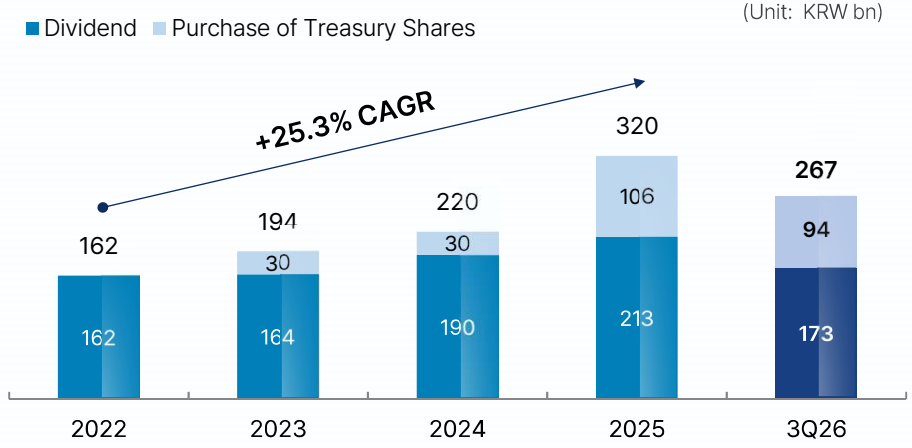
(Unit: KRW)




Note) Book value per share (BPS) = (Total common equity attributable to controlling interest – Hybrid Tier1 securities) / Number of shares issued

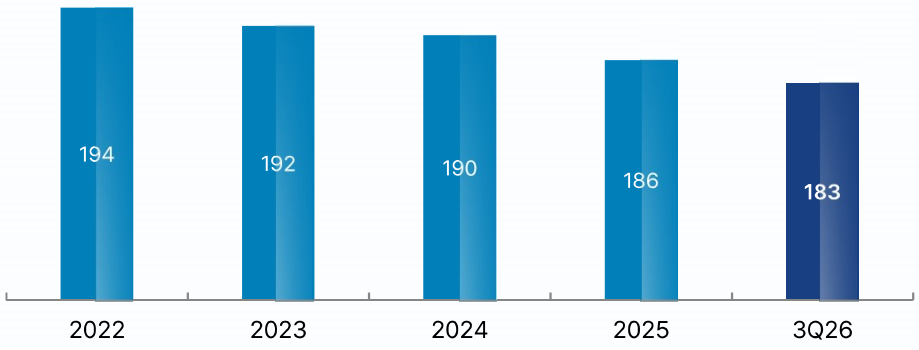
## Total Shareholder Return Amount

(Unit: KRW bn)




## Number of Shares Outstanding

(Unit: Million shares)

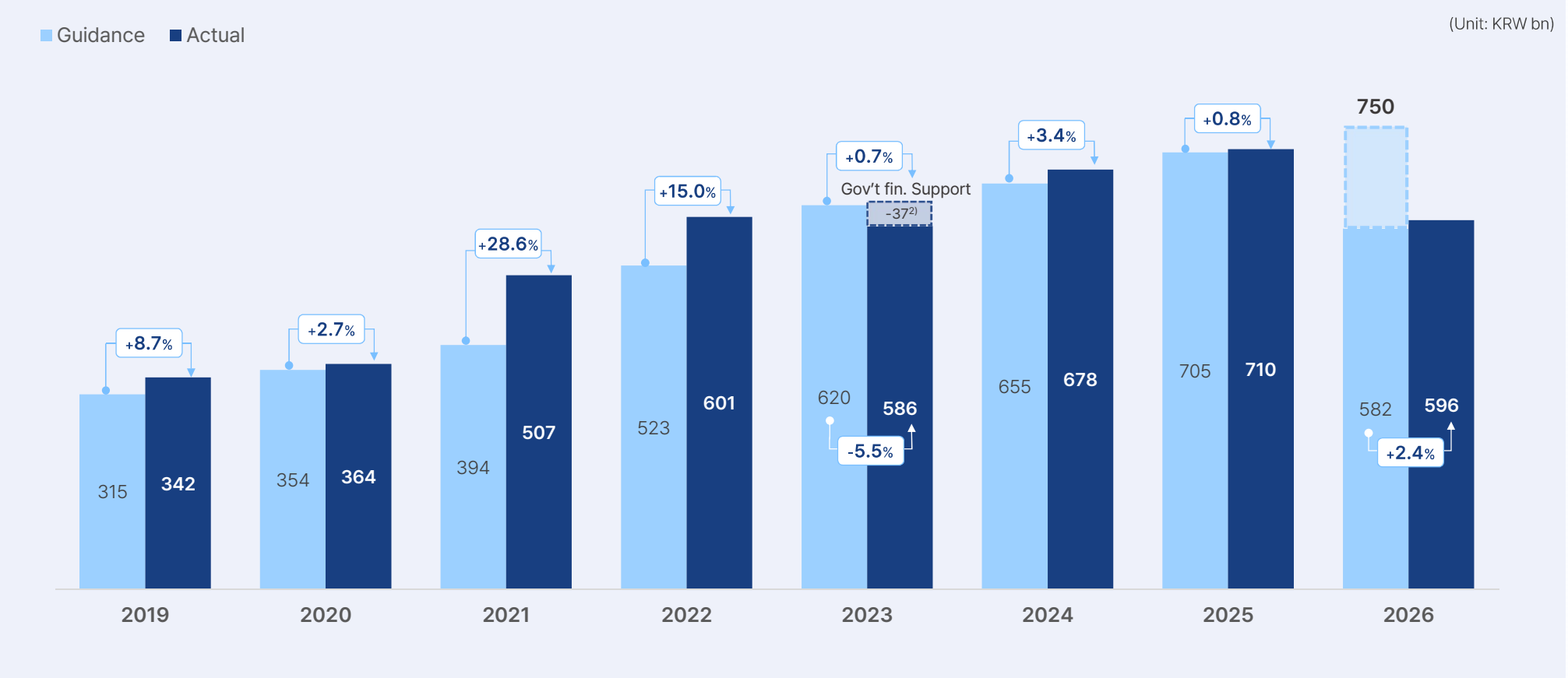



Note) Number of shares outstanding = Number of shares issued – number of treasury shares

# Earnings Guidance vs. Actual Performance

JB Financial Group

- Announce annual earnings guidance at the beginning of each year to enhance predictability for existing and prospective investors
- The Group has consistently exceeded its annual earnings guidance every year since 2019, after adjusting for the financial impact of the government's financial support measures implemented at year-end 2023




Note 1) Guidance is based on fair disclosure
Note 2) End of 2023 Government Financial Support KRW 37bn (After Tax)

JB Financial Group

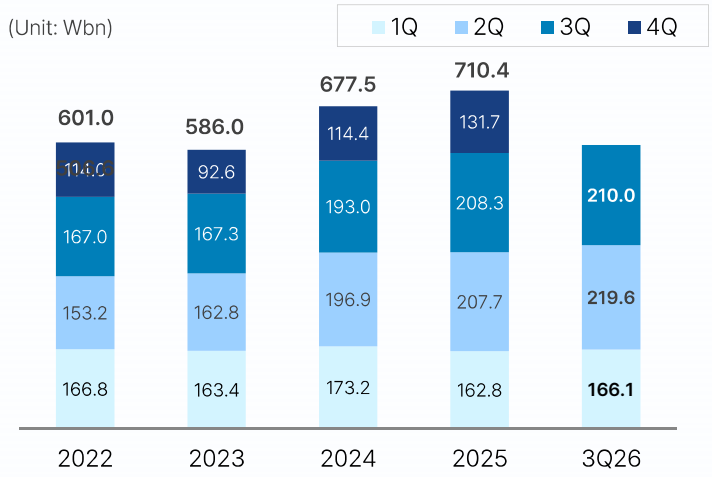


II

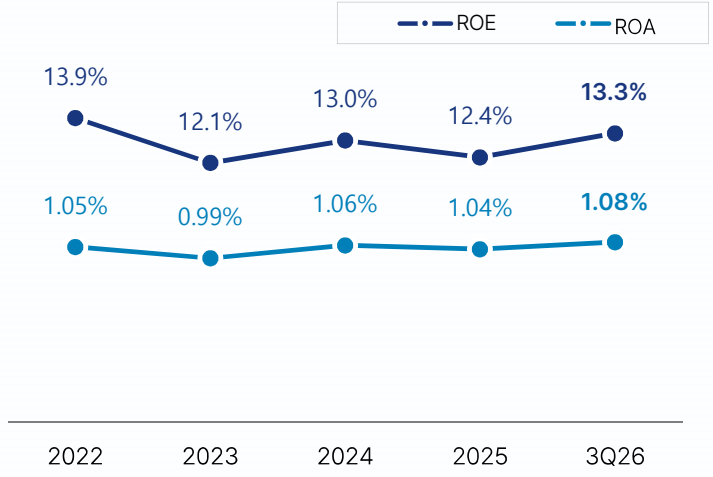
# Detailed Results

# Group Income Statement

## Group Net Income[1)]




## Profitability Indicators[2)]

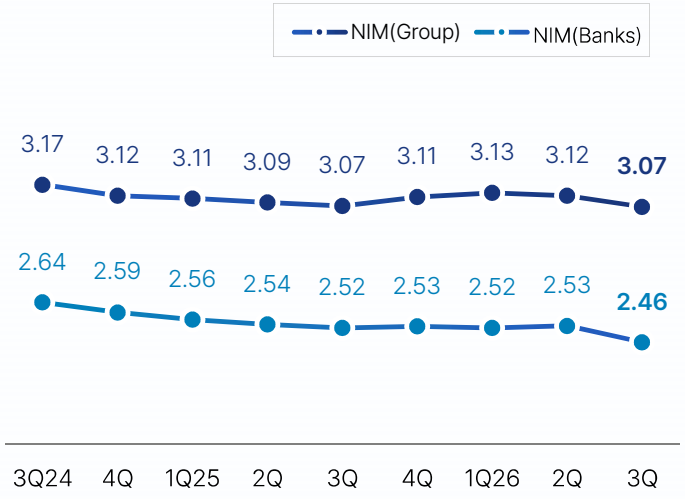



| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Total Operating Income** | **588.4** | 639.2 | *-8.0* | 574.7 | *2.4* | **1,802.4** | 1,715.2 | *5.1* |
| Interest Income | **566.5** | 554.7 | *2.1* | 517.8 | *9.4* | **1,654.4** | 1,510.8 | *9.5* |
| Interest Revenue | **1,015.6** | 945.7 | *7.4* | 893.2 | *13.7* | **2,872.5** | 2,664.1 | *7.8* |
| Interest Expense | **449.1** | 391.0 | *14.9* | 375.4 | *19.6* | **1,218.0** | 1,153.3 | *5.6* |
| Non-interest Income | **21.9** | 84.5 | *-74.1* | 56.9 | *-61.6* | **147.9** | 204.4 | *-27.6* |
| SG&A Expenses | **198.0** | 218.6 | *-9.4* | 189.4 | *4.5* | **645.5** | 597.5 | *8.0* |
| **Pre-Provision Income** | **390.4** | 420.6 | *-7.2* | 385.3 | *1.3* | **1,156.8** | 1,117.7 | *3.5* |
| Provisions | **99.4** | 115.0 | *-13.5* | 104.2 | *-4.6* | **339.0** | 352.3 | *-3.8* |
| **Operating Income** | **290.9** | 305.6 | *-4.8* | 281.1 | *3.5* | **817.9** | 765.4 | *6.8* |
| Non-operating Income | **-3.3** | -3.9 | *n.a.* | -1.1 | *n.a.* | **-3.2** | 12.4 | *-125.4* |
| Tax Expense | **70.8** | 75.3 | *-6.0* | 66.8 | *6.0* | **199.0** | 184.0 | *8.1* |
| **Net Income** | **216.9** | 226.5 | *-4.2* | 213.2 | *1.7* | **615.7** | 593.8 | *3.7* |
| **Controlling Interests** | **210.0** | 219.6 | *-4.4* | 208.3 | *0.8* | **595.7** | 578.7 | *2.9* |

1) Net income attributable to controlling interests
2) Cumulative and annualized

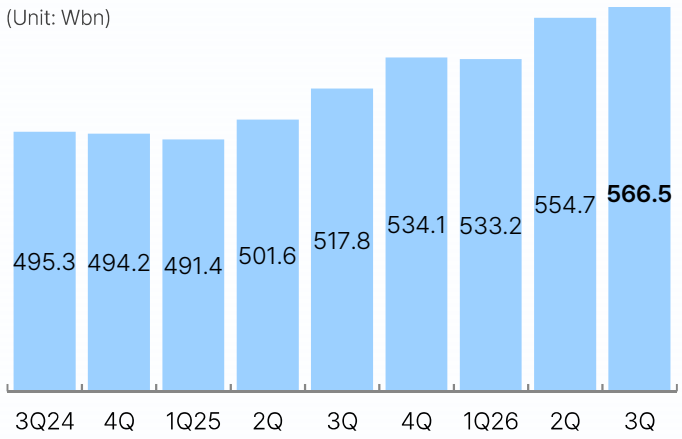
# Interest Income / NIM

## NIM(Quarterly)




1) Group: JBB+KJB+JBWC+PPCBank

## Interest Income



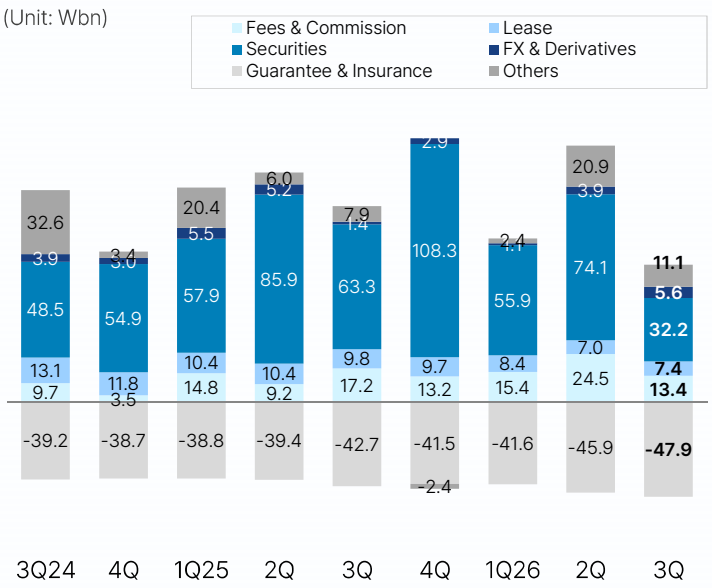

| (Unit: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Interest Income** | **566.5** | 554.7 | *2.1* | 517.8 | *9.4* | **1,654.4** | 1,510.8 | *9.5* |
| **Interest Revenue** | **1,015.6** | 945.7 | *7.4* | 893.2 | *13.7* | **2,872.5** | 2,664.1 | *7.8* |
| Loans | **956.0** | 888.6 | *7.6* | 837.8 | *14.1* | **2,699.2** | 2,501.8 | *7.9* |
| Securities | **51.2** | 49.9 | *2.5* | 50.2 | *2.0* | **150.6** | 145.0 | *3.9* |
| Other IEA | **8.5** | 7.2 | *18.0* | 5.2 | *61.8* | **22.6** | 17.4 | *29.8* |
| **Interest Expense** | **449.1** | 391.0 | *14.9* | 375.4 | *19.6* | **1,218.0** | 1,153.3 | *5.6* |
| Deposits | **282.2** | 241.9 | *16.7* | 239.1 | *18.0* | **756.0** | 742.8 | *1.8* |
| Debentures | **140.0** | 117.9 | *18.7* | 112.4 | *24.5* | **374.5** | 337.6 | *10.9* |
| Borrowings | **26.0** | 30.2 | *-14.0* | 22.8 | *14.0* | **84.3** | 69.0 | *22.2* |
| Other IBL | **1.0** | 1.0 | *-1.8* | 1.1 | *-12.1* | **3.2** | 3.9 | *-18.8* |
| **NIM (banks)** | **2.46** | 2.53 | *-0.07* | 2.52 | *-0.06* | **2.51** | 2.54 | *-0.03* |
| **NIS (banks)** | **2.85** | 2.94 | *-0.09* | 2.92 | *-0.07* | **2.91** | 2.98 | *-0.07* |
| Lending Rate | **5.14** | 5.00 | *0.14* | 5.04 | *0.10* | **5.05** | 5.24 | *-0.19* |
| Deposit Rate | **2.28** | 2.07 | *0.21* | 2.12 | *0.16* | **2.14** | 2.26 | *-0.12* |

Note) Interest Income, Interest Revenue, Interest Expense ; Group
NIM, NIS ; Banks

# Non-Interest Income / Card-related Income

## Non-Interest Income Breakdown

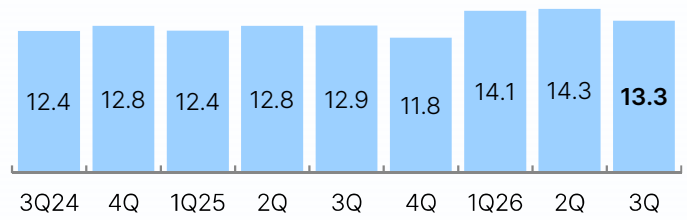
(Unit: Wbn)




| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Non-Interest Income** | **21.9** | 84.5 | *-74.1* | 56.9 | *-61.6* | **147.9** | 204.4 | *-27.6* |
| Fees & Commissions | **13.4** | 24.5 | *-45.2* | 17.2 | *-21.8* | **53.4** | 41.2 | *29.7* |
| Lease | **7.4** | 7.0 | *6.3* | 9.8 | *-24.6* | **22.8** | 30.7 | *-25.6* |
| Securities | **32.2** | 74.1 | *-56.6* | 63.3 | *-49.1* | **162.2** | 207.1 | *-21.7* |
| FX & Derivatives | **5.6** | 3.9 | *44.8* | 1.4 | *307.7* | **10.6** | 12.0 | *-12.2* |
| Guarantee Fund & Insurance Fees | **-47.9** | -45.9 | *4.4* | -42.7 | *12.3* | **-135.5** | -120.8 | *12.1* |
| Others | **11.1** | 20.9 | *-46.8* | 7.9 | *41.2* | **34.5** | 34.3 | *0.5* |

## Card-related Income

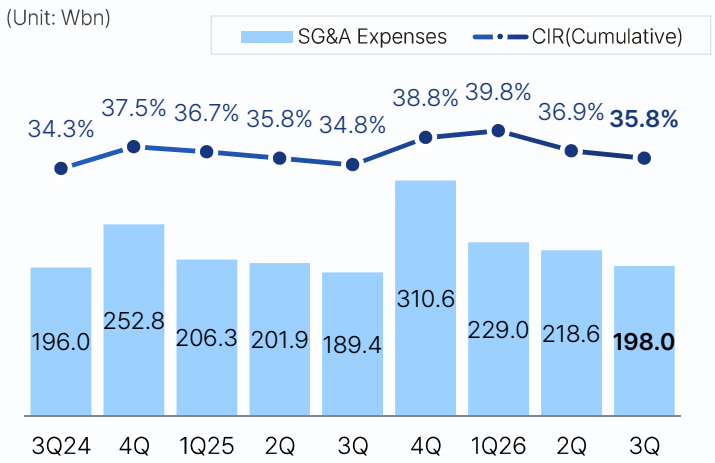
(Unit: Wbn)




| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Card-related Income** | **13.3** | 14.3 | *-7.2* | 12.9 | *3.3* | **41.7** | 38.1 | *9.5* |
| Interest Income | **20.1** | 18.5 | *9.0* | 19.1 | *5.5* | **58.2** | 56.4 | *3.0* |
| Fee Income | **2.1** | 3.0 | *-31.8* | 2.3 | *-7.8* | **7.8** | 7.3 | *7.1* |
| Fee Expense | **8.9** | 7.2 | *24.0* | 8.5 | *5.4* | **24.2** | 25.6 | *-5.4* |

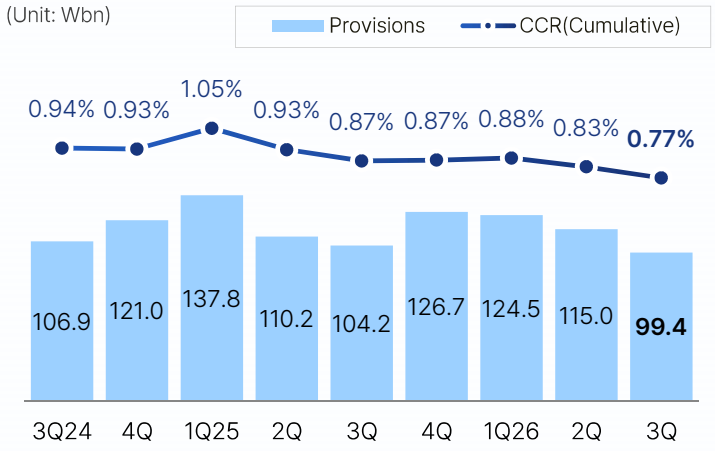
# SG&A / Credit Costs

## SG&A Expenses & Cost-Income Ratio




| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **SG&A Expenses** | **198.0** | 218.6 | *-9.4* | 189.4 | *4.5* | **645.5** | 597.5 | *8.0* |
| Salaries & Benefits | **128.3** | 149.6 | *-14.2* | 118.8 | *8.0* | **412.1** | 371.4 | *10.9* |
| General & Admin | **34.5** | 35.7 | *-3.2* | 36.7 | *-6.0* | **105.4** | 109.3 | *-3.5* |
| ERP Expense | **0.0** | 0.1 | *-100.0* | 0.3 | *-100.0* | **27.4** | 20.4 | *34.3* |
| Others | **35.2** | 33.2 | *5.7* | 33.5 | *4.9* | **100.7** | 96.5 | *4.3* |

## Provision & Credit Cost Ratio

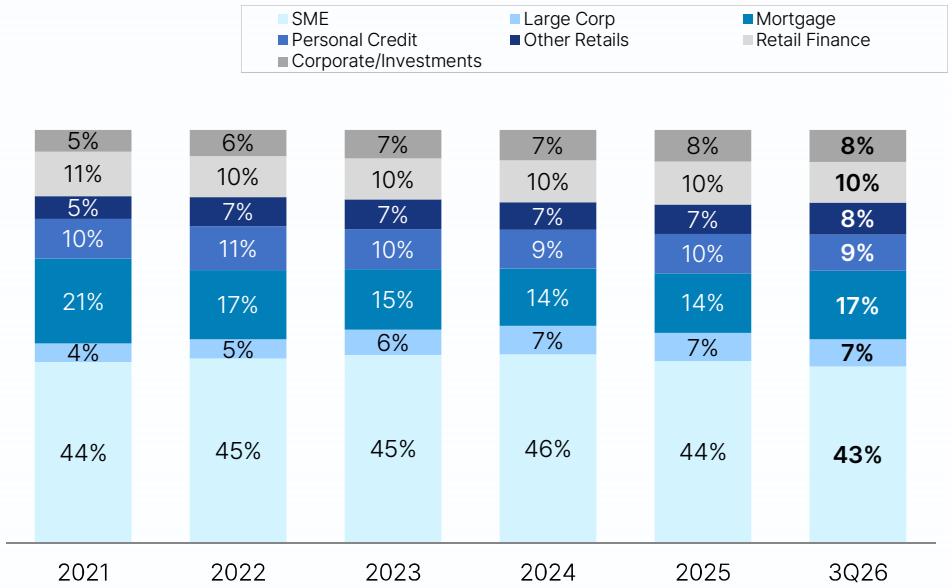



| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Provisions** | **99.4** | 115.0 | *-13.5* | 104.2 | *-4.6* | **339.0** | 352.3 | *-3.8* |
| Corporate (Banks) | **18.5** | 13.0 | *42.9* | 10.8 | *72.2* | **42.7** | 49.7 | *-14.0* |
| Household (Banks) | **37.9** | 46.7 | *-18.9* | 47.4 | *-20.2* | **134.9** | 142.5 | *-5.4* |
| Credit Card (Banks) | **3.3** | 1.6 | *107.3* | 2.5 | *30.6* | **7.2** | 8.1 | *-10.3* |
| JBWC | **37.8** | 50.0 | *-24.5* | 42.8 | *-11.8* | **145.3** | 136.9 | *6.1* |
| Others | **2.0** | 3.7 | *-46.7* | 0.7 | *187.9* | **8.8** | 15.0 | *-41.3* |

# Balance Sheet / Loan Growth

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| Total Assets | **79,934** | 76,237 | *4.8* | 71,254 | *12.2* |
| Loans | **62,174** | 59,516 | *4.5* | 55,320 | *12.4* |
| Securities | **11,164** | 11,208 | *-0.4* | 10,607 | *5.3* |
| Total Liabilities | **73,604** | 69,929 | *5.3* | 65,239 | *12.8* |
| Deposits | **52,305** | 49,717 | *5.2* | 47,243 | *10.7* |
| Borrowings & Debentures | **19,124** | 18,195 | *5.1* | 15,953 | *19.9* |
| Shareholders' Equity | **6,330** | 6,308 | *0.3* | 6,015 | *5.2* |

## Group Loan Portfolio

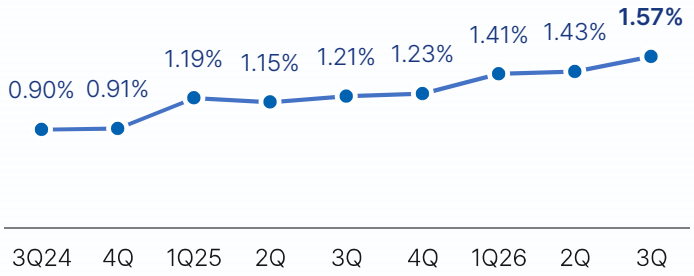



| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| Total Loans (Group)[1] | **59,823** | 56,995 | *5.0* | 53,545 | *11.7* |
| Loans in KRW (Banks) | **49,283** | 46,803 | *5.3* | 44,163 | *11.6* |
| Large Corp | **3,946** | 3,639 | *8.4* | 3,947 | *0.0* |
| (Public & others) | **1,364** | 1,332 | *2.4* | 1,229 | *11.0* |
| SME | **25,518** | 24,418 | *4.5* | 23,934 | *6.6* |
| (Individual businesses) | **7,427** | 7,432 | *-0.1* | 7,614 | *-2.5* |
| Mortgage | **9,917** | 9,123 | *8.7* | 7,393 | *34.1* |
| (Intermediate Payment Loans) | **7,084** | 6,241 | *13.5* | 4,239 | *67.1* |
| Personal Credit | **5,273** | 5,101 | *3.4* | 5,121 | *3.0* |
| (Online Unsecured Credit) | **2,283** | 2,277 | *0.3* | 2,425 | *-5.8* |
| Other Retails | **4,630** | 4,521 | *2.4* | 3,768 | *22.9* |
| (guaranteed by KINFA) | **2,214** | 2,365 | *-6.4* | 2,186 | *1.3* |
| Retail Finance(JBWC) | **5,907** | 5,740 | *2.9* | 5,411 | *9.2* |
| (Auto Finance) | **3,063** | 3,000 | *2.1* | 3,043 | *0.7* |
| - Used Car | **2,342** | 2,214 | *5.8* | 2,297 | *1.9* |
| (Personal Credit) | **2,845** | 2,740 | *3.8* | 2,369 | *20.1* |
| - Auto-title Loan | **2,008** | 1,930 | *4.0* | 1,527 | *31.5* |
| Corporate/Investments(JBWC) | **4,632** | 4,452 | *4.0* | 3,971 | *16.7* |
| (Investment Banking) | **3,063** | 2,802 | *9.3* | 2,322 | *31.9* |
| (General Corporate) | **1,569** | 1,650 | *-4.9* | 1,649 | *-4.8* |

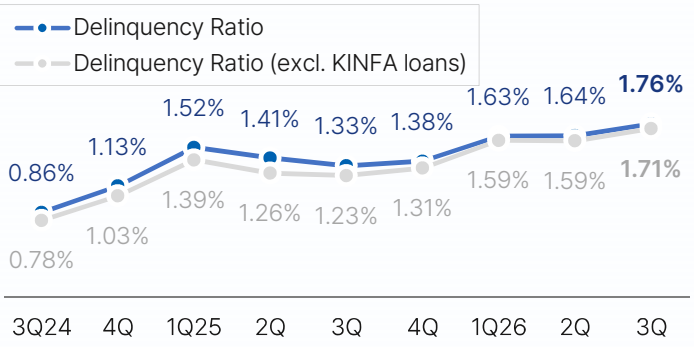
1) Group Loans = JB Bank's KRW Loans + KJ Bank's KRW Loans + JBWC's Credits

# Group Asset Quality

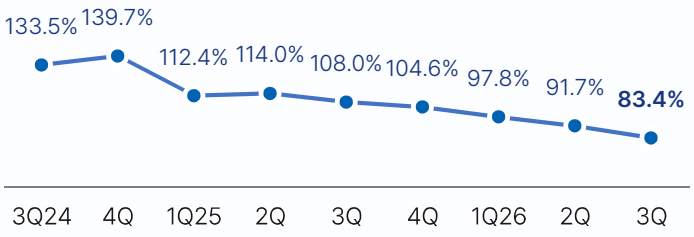
## NPL(Substandard & Below) Ratio




## Delinquency Ratio



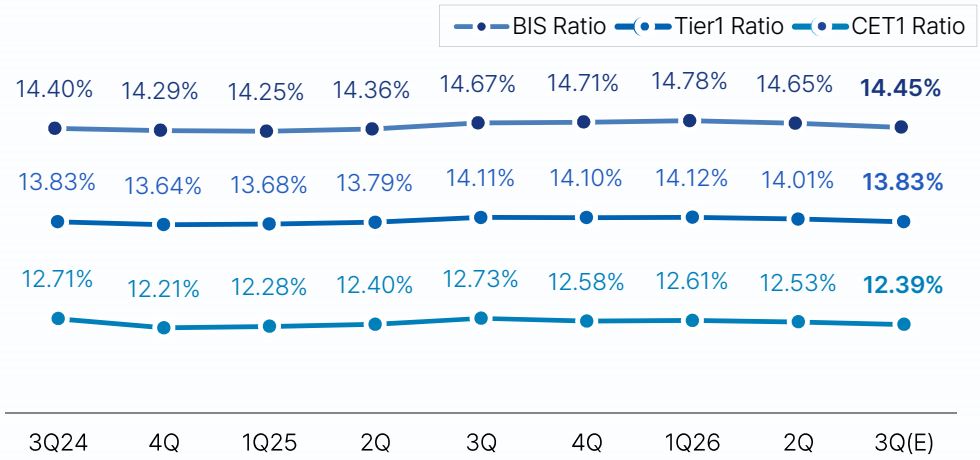

## NPL Coverage Ratio




| (Unit: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| **Total Credits** | **60,739** | 57,982 | *4.8* | 54,372 | *11.7* |
| Normal | **58,844** | 56,328 | *4.5* | 52,799 | *11.4* |
| Precautionary | **943** | 825 | *14.3* | 917 | *2.8* |
| Substandard | **558** | 494 | *12.8* | 372 | *49.7* |
| Doubtful | **173** | 163 | *6.5* | 162 | *7.3* |
| Estimated Loss | **222** | 173 | *28.3* | 122 | *81.2* |
| **Precautionary & Below Ratio** | **3.12** | 2.85 | *0.27* | 2.89 | *0.23* |
| Precautionary & Below | **1,895** | 1,655 | *14.6* | 1,574 | *20.5* |
| **Substandard & Below Ratio** | **1.57** | 1.43 | *0.14* | 1.21 | *0.36* |
| Substandard & Below | **953** | 830 | *14.8* | 657 | *45.1* |
| **NPL Coverage Ratio** | **83.4** | 91.7 | *-8.3* | 107.8 | *-24.4* |
| Loan Loss Allowance | **795** | 761 | *4.5* | 708 | *12.3* |
| **Delinquency Rate** | **1.76** | 1.64 | *0.12* | 1.33 | *0.43* |
| Delinquent Loans | **1,069** | 945 | *13.1* | 723 | *47.9* |
| Total Loans | **60,573** | 57,703 | *5.0* | 54,212 | *11.7* |

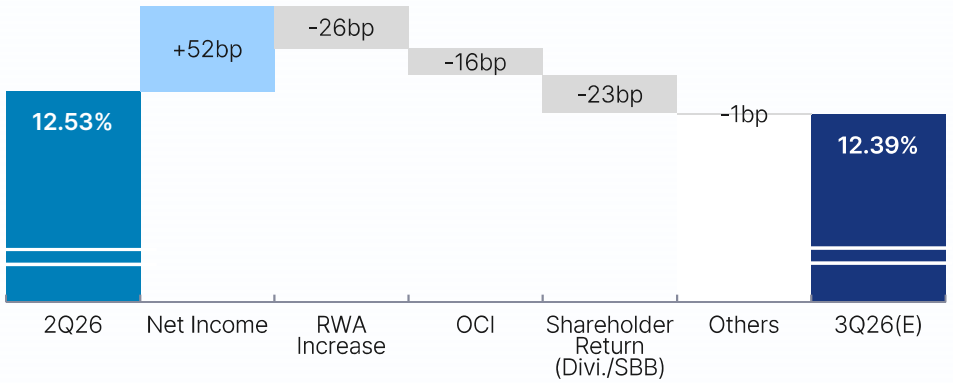
# Group Capital Adequacy

## Group BIS Capital Ratio (Basel III IRB)

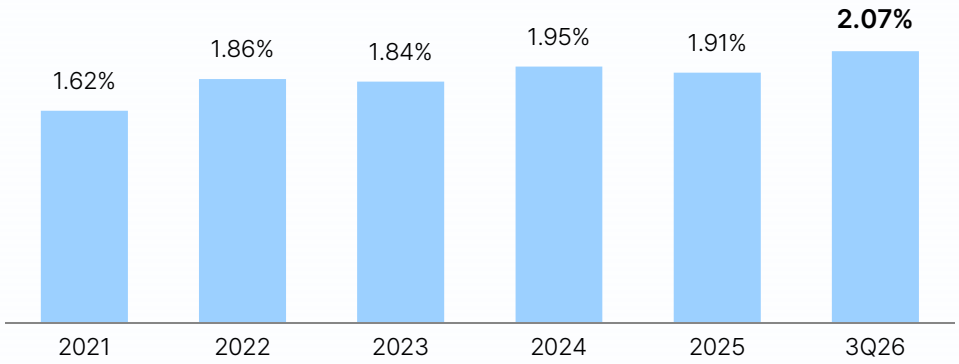



| ((Units: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| BIS Capital | **5,886** | 5,848 | *0.7* | 5,674 | *3.7* |
| Tier1 Capital | **5,634** | 5,590 | *0.8* | 5,455 | *3.3* |
| CET1 Capital | **5,048** | 5,002 | *0.9* | 4,921 | *2.6* |
| Risk Weighted Assets | **40,734** | 39,908 | *2.1* | 38,671 | *5.3* |
| **BIS Ratio** | **14.45** | 14.65 | *-0.20* | 14.67 | *-0.22* |
| **Tier1 Ratio** | **13.83** | 14.01 | *-0.18* | 14.11 | *-0.28* |
| **CET1 Ratio** | **12.39** | 12.53 | *-0.14* | 12.73 | *-0.34* |

## CET1 Ratio Movement




## Group RORWA



JB Financial Group



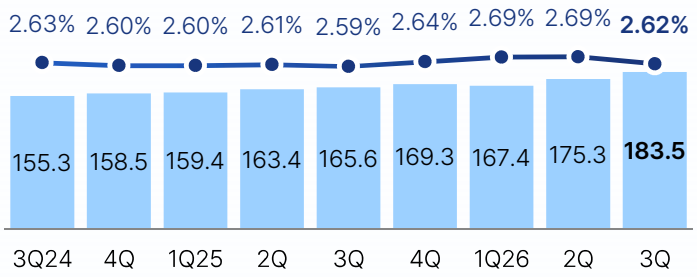
III

# Results by Subsidiaries

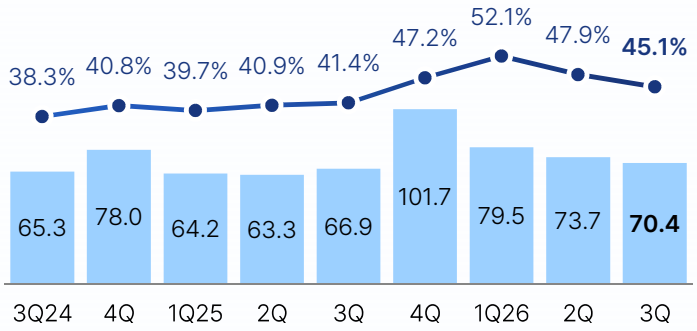
- Jeonbuk Bank & Kwangju Bank

# JB Bank _ P&L

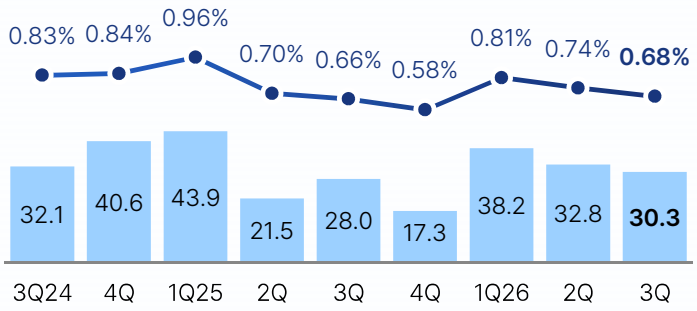
## Interest Income(Wbn) & NIM(Quarterly)




## SG&A Expense(Wbn) & CIR(Cum.)




## Provisions(Wbn) & CCR(Cum.)



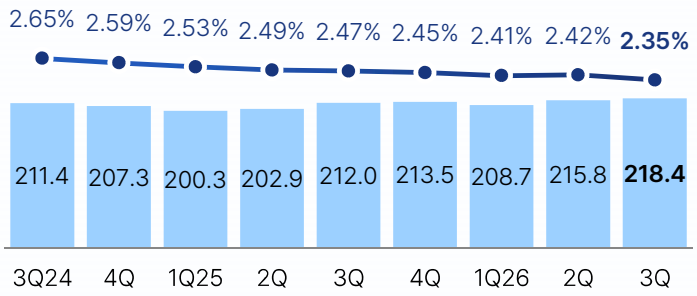

* Separate

| (Units: Wbn, %,%p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Total Operating Income** | **177.4** | 165.3 | *7.3* | 159.0 | *11.6* | **495.2** | 471.3 | *5.1* |
| Interest Income | **183.5** | 175.3 | *4.7* | 165.6 | *10.8* | **526.1** | 488.3 | *7.8* |
| Non-interest Income[1)] | **-6.1** | -9.9 | *n.a.* | -6.6 | *n.a.* | **-30.9** | -17.0 | *n.a.* |
| SG&A Expenses | **70.4** | 73.7 | *-4.5* | 66.9 | *5.2* | **223.7** | 194.5 | *15.0* |
| Provisions[1)] | **30.3** | 32.8 | *-7.4* | 28.0 | *8.3* | **101.3** | 93.4 | *8.5* |
| **Operating Profit** | **76.7** | 58.9 | *30.2* | 64.0 | *19.7* | **170.2** | 183.5 | *-7.2* |
| Non-operating Income | **-0.8** | 2.0 | *-139.8* | -1.6 | *n.a.* | **1.3** | -1.9 | *n.a.* |
| Pre-tax Income | **75.9** | 60.9 | *24.5* | 62.4 | *21.5* | **171.5** | 181.6 | *-5.6* |
| Income Tax | **18.2** | 14.6 | *24.9* | 14.4 | *26.5* | **40.3** | 41.6 | *-3.0* |
| **Net Income** | **57.6** | 46.3 | *24.4* | 48.0 | *20.0* | **131.1** | 140.0 | *-6.3* |
| **Net Income (Consolidated)** | **72.5** | 54.6 | *33.0* | 61.8 | *17.4* | **167.0** | 178.4 | *-6.4* |
| **ROA[2)]** | **0.68** | 0.59 | *0.09* | 0.77 | *-0.09* | **0.68** | 0.77 | *-0.09* |
| **ROE[2)]** | **8.82** | 7.54 | *1.28* | 9.20 | *-0.38* | **8.82** | 9.20 | *-0.38* |

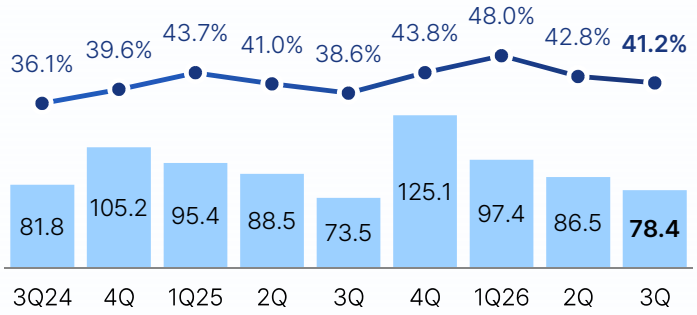
1) Account replacement of other provisional liabilities (provisions → non-interest income)
2) Cumulative and annualized

# KJ Bank _ P&L

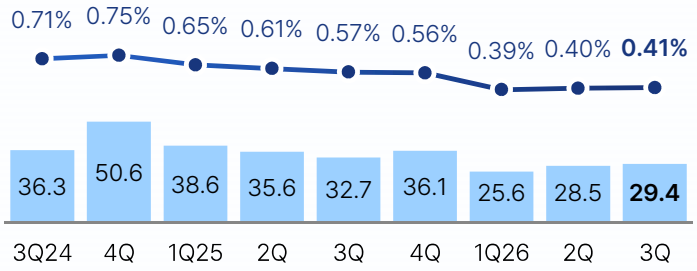
## Interest Income(Wbn) & NIM(Quarterly)




## SG&A Expense(Wbn) & CIR(Cum.)




## Provisions(Wbn) & CCR(Cum.)



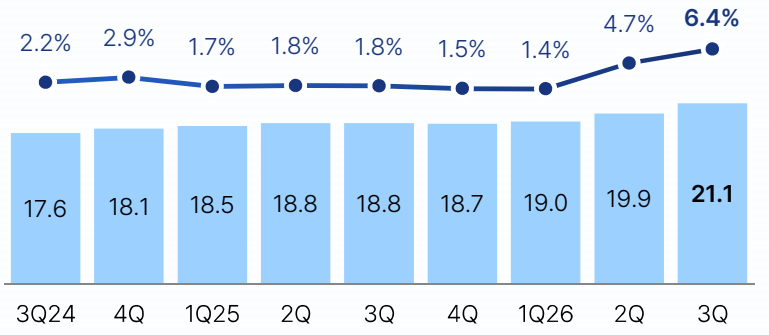

* Separate

| (Units: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Total Operating Income** | **208.7** | 227.8 | *-8.4* | 219.9 | *-5.1* | **640.7** | 671.8 | *-4.6* |
| Interest Income | **218.4** | 215.8 | *1.2* | 212.0 | *3.0* | **642.8** | 615.2 | *4.5* |
| Non-interest Income[1)] | **-9.7** | 12.0 | *-180.8* | 7.9 | *-222.6* | **-2.1** | 56.7 | *-103.7* |
| SG&A Expenses | **78.4** | 86.5 | *-9.3* | 73.5 | *6.7* | **262.3** | 257.4 | *1.9* |
| Provisions[1)] | **29.4** | 28.5 | *2.9* | 32.7 | *-10.2* | **83.5** | 106.9 | *-21.9* |
| **Operating Profit** | **100.9** | 112.8 | *-10.5* | 113.7 | *-11.3* | **294.9** | 307.6 | *-4.1* |
| Non-operating Income | **-1.9** | -1.4 | *n.a.* | -2.9 | *n.a.* | **-4.5** | -5.9 | *n.a.* |
| Pre-tax Income | **99.0** | 111.3 | *-11.1* | 110.8 | *-10.6* | **290.4** | 301.7 | *-3.7* |
| Income Tax | **23.1** | 26.4 | *-12.6* | 25.8 | *-10.6* | **68.5** | 71.0 | *-3.6* |
| **Net Income** | **75.9** | 85.0 | *-10.6* | 85.0 | *-10.6* | **222.0** | 230.7 | *-3.8* |
| **Net Income (Consolidated)** | **82.4** | 85.6 | *-3.7* | 85.2 | *-3.3* | **229.1** | 233.6 | *-1.9* |
| **ROA[2)]** | **0.84** | 0.85 | *-0.01* | 0.95 | *-0.11* | **0.84** | 0.95 | *-0.11* |
| **ROE[2)]** | **11.81** | 11.89 | *-0.08* | 13.02 | *-1.21* | **11.81** | 13.02 | *-1.21* |

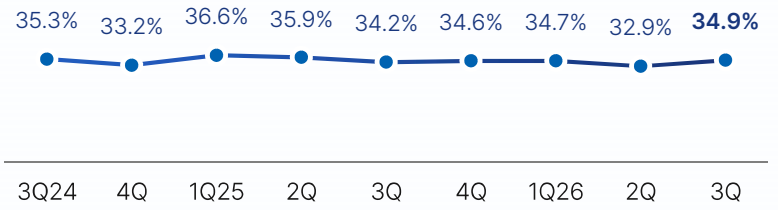
1) Account replacement of other provisional liabilities (provisions → non-interest income)
2) Cumulative and annualized

# JB Bank _ Loans / Deposits

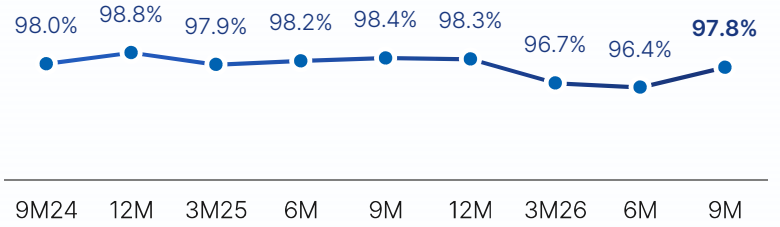
## Loans in KRW(Wtn) & Growth(Q-Q)




## Low Cost Deposit Ratio




## Loan to Deposit Ratio(Monthly Average)

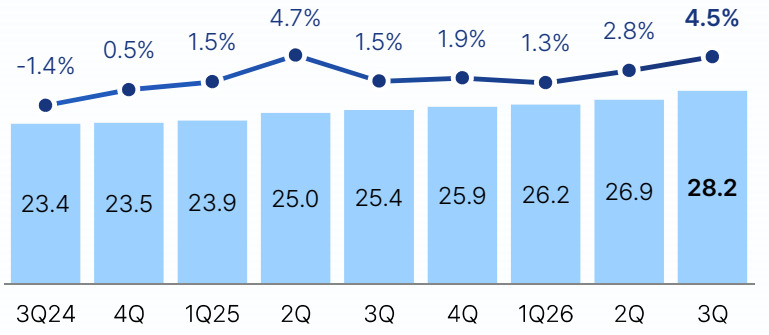



* Separate

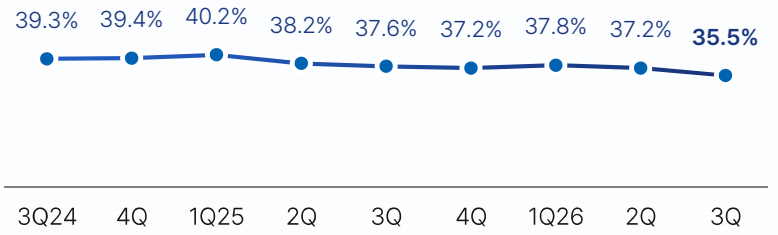
| (Units: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| **Total Assets** | **27,284** | 25,965 | *5.1* | 24,721 | *10.4* |
| Loans in KRW | **21,114** | 19,853 | *6.4* | 18,785 | *12.4* |
| Corporate | **10,962** | 10,283 | *6.6* | 10,414 | *5.3* |
| SME | **10,069** | 9,568 | *5.2* | 9,533 | *5.6* |
| Large Corp | **894** | 715 | *25.0* | 881 | *1.4* |
| Household | **9,464** | 8,893 | *6.4* | 7,741 | *22.3* |
| Mortgage | **3,902** | 3,465 | *12.6* | 2,539 | *53.7* |
| Public & Others | **688** | 677 | *1.6* | 630 | *9.2* |
| **Total Deposits** | **21,658** | 20,959 | *3.3* | 19,591 | *10.6* |
| Deposits in KRW | **21,359** | 20,728 | *3.0* | 19,408 | *10.1* |
| Low Cost Deposit | **7,487** | 6,859 | *9.2* | 6,693 | *11.9* |
| Demand | **3,365** | 3,298 | *2.1* | 3,138 | *7.2* |
| Savings | **2,175** | 2,087 | *4.2* | 2,125 | *2.3* |
| Corporate Savings | **1,946** | 1,474 | *32.0* | 1,430 | *36.1* |
| Time Deposit | **13,626** | 13,625 | *0.0* | 12,404 | *9.9* |
| Installment Deposit | **246** | 245 | *0.4* | 311 | *-20.9* |

# KJ Bank _ Loans / Deposits

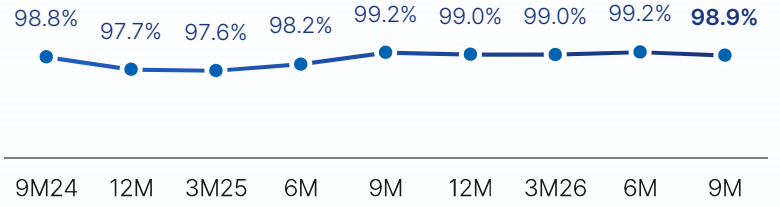
## Loans in KRW(Wtn) & Growth(Q-Q)




## Low Cost Deposit Ratio




## Loan to Deposit Ratio(Monthly Average)

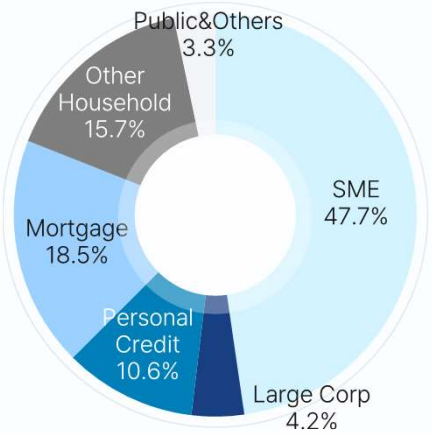



* Separate

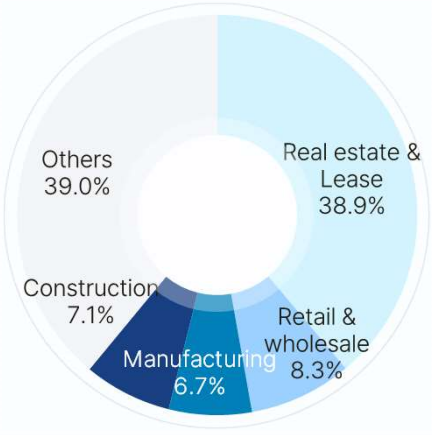
| (Units: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| **Total Assets** | **37,179** | 35,064 | *6.0* | 33,121 | *12.3* |
| Loans in KRW | **28,169** | 26,950 | *4.5* | 25,379 | *11.0* |
| Corporate | **17,137** | 16,442 | *4.2* | 16,238 | *5.5* |
| SME | **15,449** | 14,850 | *4.0* | 14,401 | *7.3* |
| Large Corp | **1,688** | 1,592 | *6.0* | 1,837 | *-8.1* |
| Household | **10,355** | 9,853 | *5.1* | 8,541 | *21.2* |
| Mortgage | **6,014** | 5,659 | *6.3* | 4,853 | *23.9* |
| Public & Others | **676** | 655 | *3.3* | 599 | *12.9* |
| **Total Deposits** | **29,245** | 27,489 | *6.4* | 26,406 | *10.7* |
| Deposits in KRW | **28,732** | 26,816 | *7.1* | 25,074 | *14.6* |
| Low Cost Deposit | **10,305** | 10,098 | *2.0* | 9,504 | *8.4* |
| Demand | **5,427** | 5,593 | *-3.0* | 5,222 | *3.9* |
| Savings | **3,128** | 3,084 | *1.5* | 3,142 | *-0.4* |
| Corporate Savings | **1,750** | 1,421 | *23.1* | 1,140 | *53.6* |
| Time Deposit | **18,102** | 16,385 | *10.5* | 15,177 | *19.3* |
| Installment Deposit | **316** | 325 | *-2.7* | 384 | *-17.6* |

# JB Bank _ Loan Portfolio

## Loans by Sector



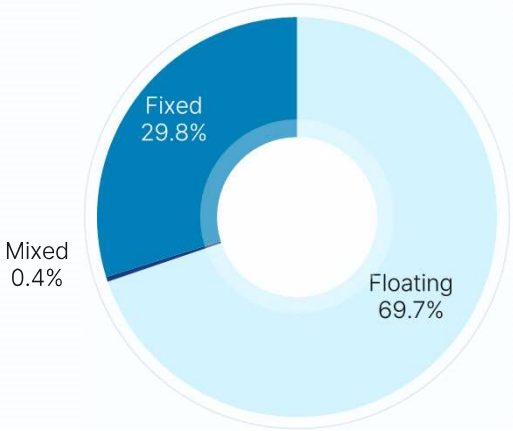

## Corporate Loans by Industry




**Delinquency by Industry**

| | 3Q26 | 2Q26 |
|---|---|---|
| Real Estate & Lease | 2.0% | 1.6% |
| Manufacturing | 2.9% | 2.3% |
| Retail & Wholesale | 2.7% | 2.1% |
| Construction | 1.7% | 1.5% |

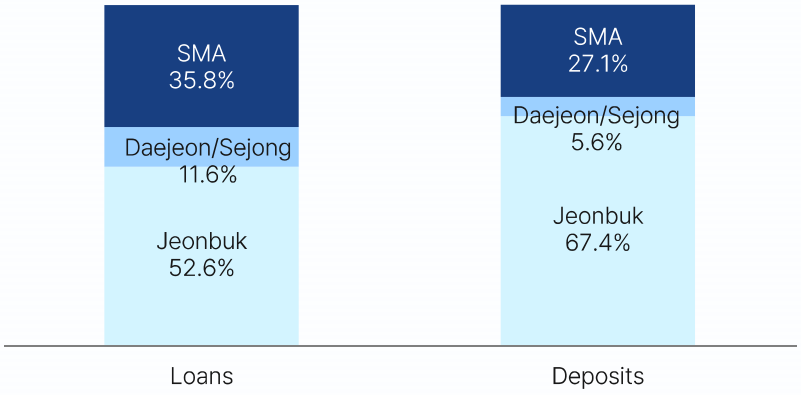
## Loans by Interest Rate Type




**Floating Rate by Types**

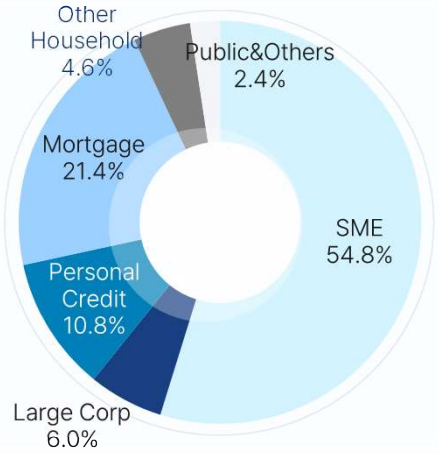
| | |
|---|---|
| COFIX (Incremental) | 15.4% |
| COFIX (Outstanding) | 0.0% |
| New COFIX (Outstanding) | 8.1% |
| Bank Bonds | 34.5% |
| CD | 11.7% |
| Others | 0.0% |

## Loans & Deposits by Region

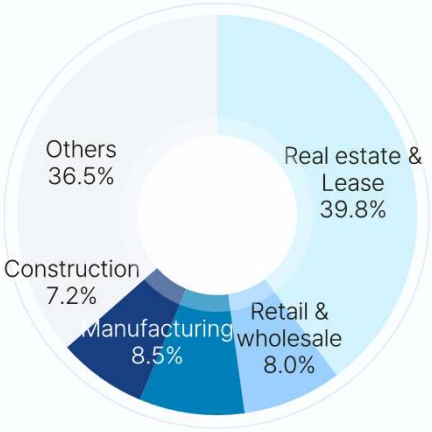


# KJ Bank _ Loan Portfolio

## Loans by Sector

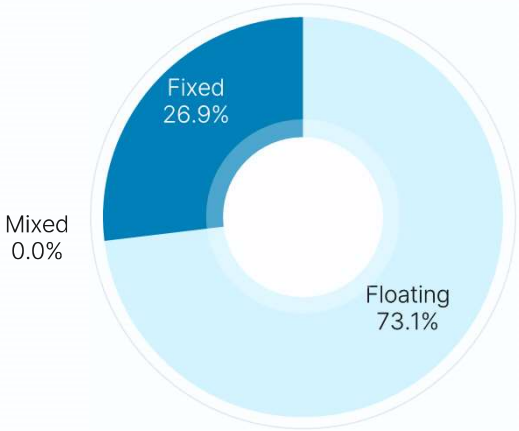



## Corporate Loans by Industry



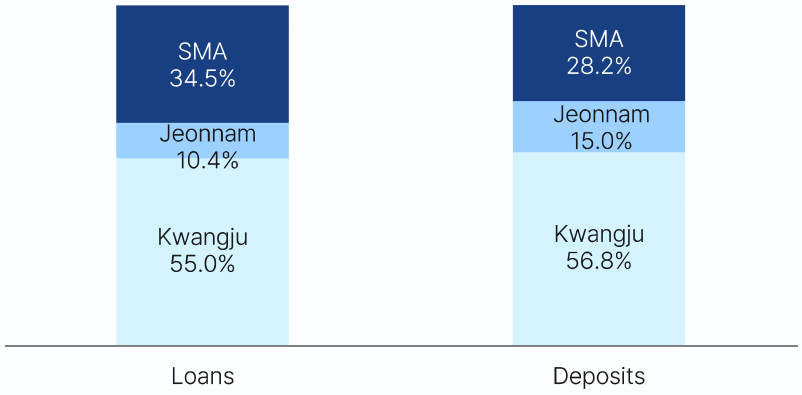

| Delinquency by Industry | 3Q26 | 2Q26 |
|---|---|---|
| Real Estate & Lease | 1.7% | 1.6% |
| Manufacturing | 1.2% | 0.8% |
| Retail & Wholesale | 2.6% | 2.5% |
| Construction | 1.1% | 1.0% |

## Loans by Interest Rate Type



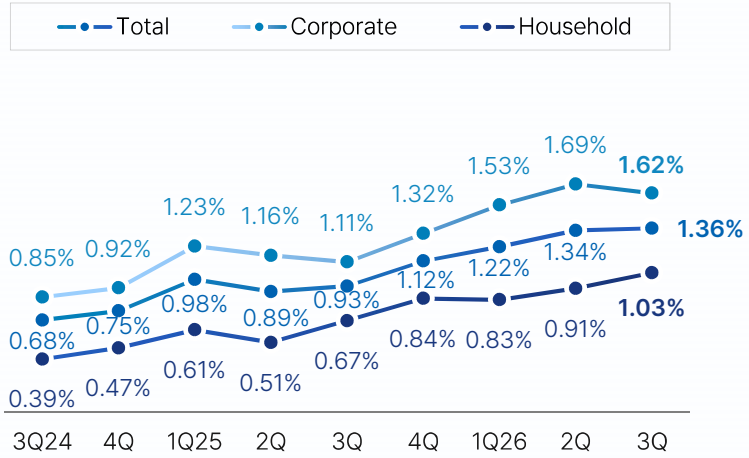

| Floating Rate by Types | |
|---|---|
| COFIX (Incremental) | 4.1% |
| COFIX (Outstanding) | 0.7% |
| New COFIX (Outstanding) | 26.4% |
| Bank Bonds | 33.9% |
| CD | 7.4% |
| Others | 0.7% |

## Loans & Deposits by Region

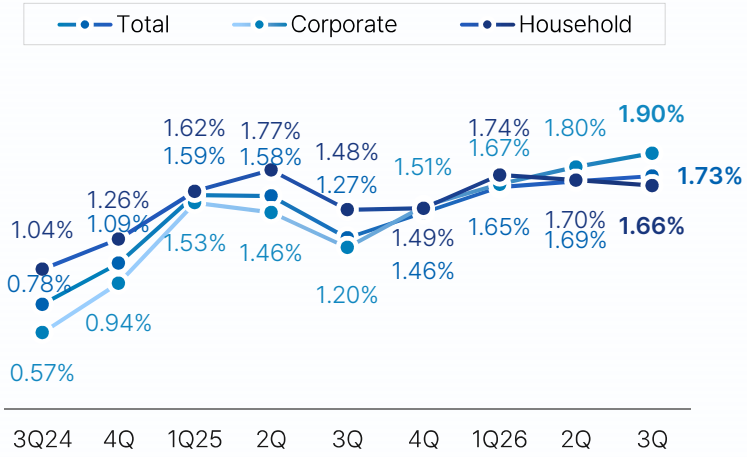


# JB Bank _ Asset Quality

## NPL Ratio by Sector



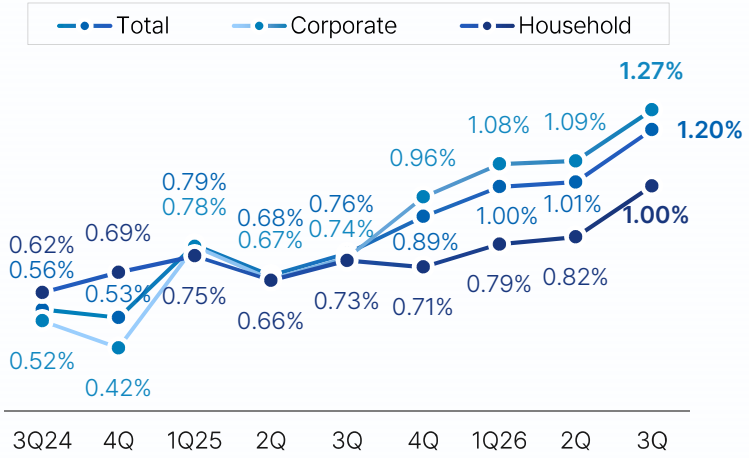

## Delinquency Ratio by Sector



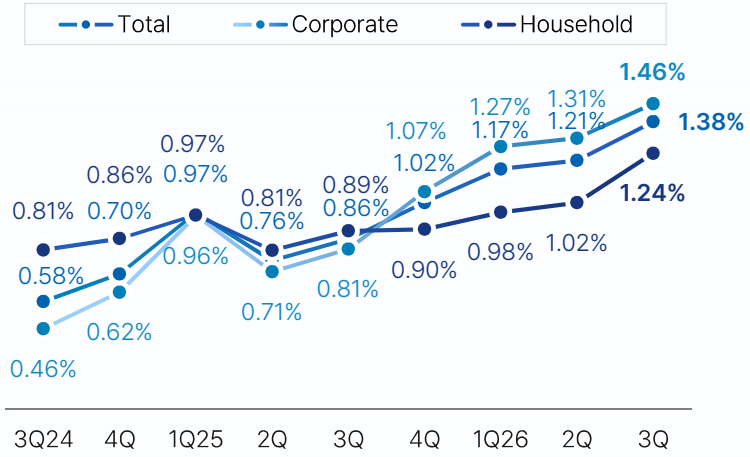

| (Units: Wbn, %, %p) | 3Q26 | 2Q26 | *Q-Q* | 3Q25 | *Y-Y* |
|---|---|---|---|---|---|
| **Total Credits** | **21,484** | 20,217 | *6.3* | 19,117 | *12.4* |
| Normal | **20,834** | 19,599 | *6.3* | 18,513 | *12.5* |
| Precautionary | **358** | 346 | *3.5* | 427 | *-16.1* |
| Substandard | **178** | 179 | *-1.0* | 118 | *50.2* |
| Doubtful | **51** | 48 | *4.9* | 33 | *51.6* |
| Estimated Loss | **64** | 44 | *45.1* | 26 | *143.1* |
| **Precautionary & Below Ratio** | **3.03** | 3.05 | *-0.02* | 3.16 | *-0.13* |
| Precautionary & Below | **650** | 618 | *5.3* | 604 | *7.5* |
| **Substandard & Below Ratio** | **1.36** | 1.34 | *0.02* | 0.93 | *0.43* |
| Substandard & Below | **292** | 272 | *7.5* | 178 | *64.1* |
| **NPL Coverage Ratio** | **81.5** | 83.0 | *-1.5* | 120.2 | *-38.7* |
| Loan Loss Allowance | **238** | 225 | *5.6* | 214 | *11.3* |
| **Delinquency Ratio** | **1.73** | 1.69 | *0.04* | 1.27 | *0.46* |
| Delinquent Loans | **370** | 341 | *8.7* | 242 | *52.8* |
| Total Loans | **21,408** | 20,134 | *6.3* | 19,041 | *12.4* |

# KJ Bank _ Asset Quality

## NPL Ratio by Sector



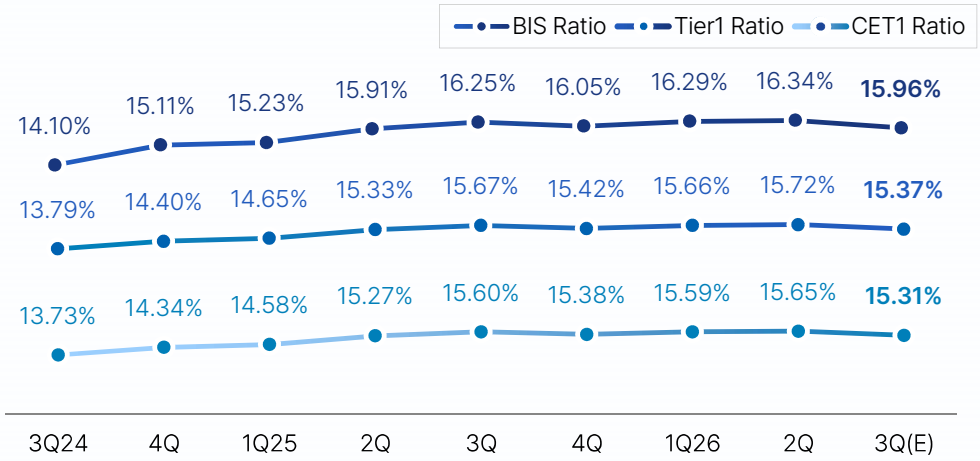

## Delinquency Ratio by Sector




| (Units: Wbn, %, %p) | 3Q26 | 2Q26 | *Q-Q* | 3Q25 | *Y-Y* |
|---|---|---|---|---|---|
| **Total Credits** | **28,984** | 27,800 | *4.3* | 26,043 | *11.3* |
| Normal | **28,384** | 27,357 | *3.8* | 25,683 | *10.5* |
| Precautionary | **253** | 162 | *56.3* | 163 | *55.2* |
| Substandard | **174** | 144 | *21.1* | 106 | *64.0* |
| Doubtful | **33** | 28 | *16.4* | 17 | *93.3* |
| Estimated Loss | **140** | 110 | *28.0* | 75 | *88.2* |
| **Precautionary & Below Ratio** | **2.07** | 1.59 | *0.48* | 1.38 | *0.69* |
| Precautionary & Below | **600** | 443 | *35.3* | 361 | *66.4* |
| **Substandard & Below Ratio** | **1.20** | 1.01 | *0.19* | 0.76 | *0.44* |
| Substandard & Below | **347** | 282 | *23.3* | 198 | *75.6* |
| **NPL Coverage Ratio** | **80.0** | 90.6 | *-10.6* | 124.5 | *-44.5* |
| Loan Loss Allowance | **278** | 255 | *9.0* | 246 | *13.0* |
| **Delinquency Ratio** | **1.38** | 1.21 | *0.17* | 0.86 | *0.52* |
| Delinquent Loans | **395** | 330 | *19.5* | 221 | *78.7* |
| Total Loans | **28,610** | 27,368 | *4.5* | 25,773 | *11.0* |

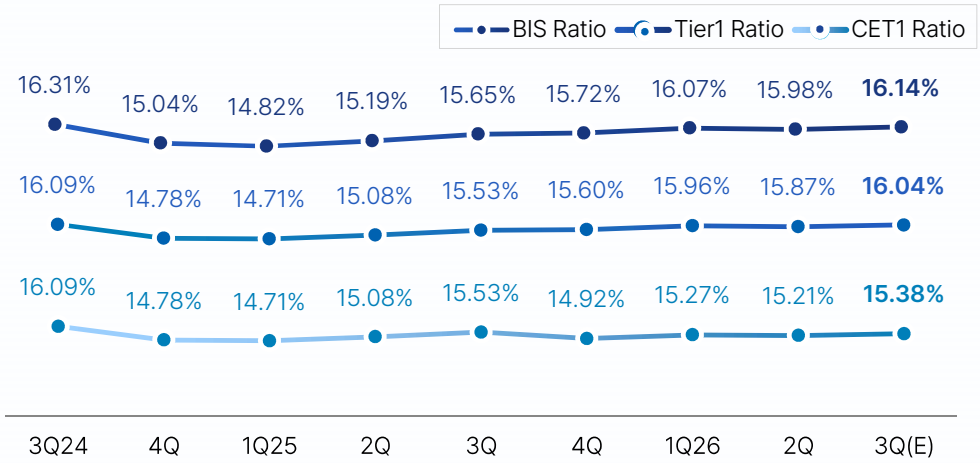
# JB Bank & KJ Bank_Capital Adequacy

## JB Bank (Basel III IRB)




| (Unit: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| BIS Capital | **2,037** | 2,037 | *0.0* | 2,097 | *-2.9* |
| Tier1 Capital | **1,962** | 1,961 | *0.1* | 2,022 | *-3.0* |
| CET1 Capital | **1,954** | 1,951 | *0.1* | 2,013 | *-2.9* |
| Risk Weighted Assets | **12,763** | 12,472 | *2.3* | 12,907 | *-1.1* |
| **BIS Ratio** | **15.96** | 16.34 | *-0.38* | 16.25 | *-0.29* |
| **Tier1 Ratio** | **15.37** | 15.72 | *-0.35* | 15.67 | *-0.30* |
| **CET1 Ratio** | **15.31** | 15.65 | *-0.34* | 15.60 | *-0.29* |

## KJ Bank (Basel III IRB)




| (Unit: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| BIS Capital | **2,466** | 2,403 | *2.6* | 2,348 | *5.0* |
| Tier1 Capital | **2,449** | 2,387 | *2.6* | 2,330 | *5.1* |
| CET1 Capital | **2,350** | 2,288 | *2.7* | 2,330 | *0.8* |
| Risk Weighted Assets | **15,273** | 15,042 | *1.5* | 14,999 | *1.8* |
| **BIS Ratio** | **16.14** | 15.98 | *0.16* | 15.65 | *0.49* |
| **Tier1 Ratio** | **16.04** | 15.87 | *0.17* | 15.53 | *0.51* |
| **CET1 Ratio** | **15.38** | 15.21 | *0.17* | 15.53 | *-0.15* |

JB Financial Group



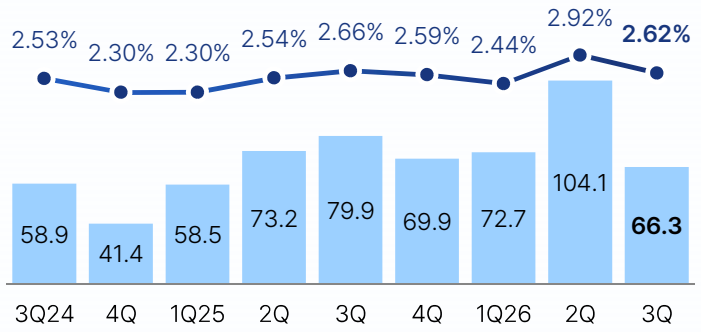
III

# Results by Subsidiaries

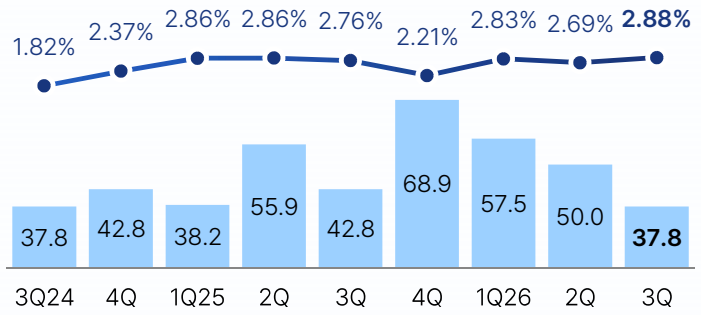
- JB Woori Capital

# JBWC _ Performance

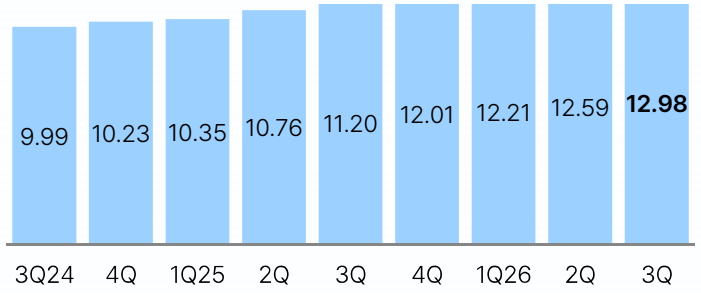
## Net Income(Wbn) & ROA(Cumulative)




## Provisions(Wbn) & Delinquency Ratio(Cumulative, 1D)




## Total Assets(Wtn)




* Consolidated

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Total Operating Income** | **154.9** | 222.5 | *-30.4* | 174.5 | *-11.3* | **558.2** | 491.1 | *13.7* |
| Interest Income | **144.1** | 136.7 | *5.4* | 121.6 | *18.5* | **415.2** | 351.6 | *18.1* |
| Lease Income | **7.5** | 7.1 | *6.1* | 10.0 | *-24.3* | **23.2** | 31.1 | *-25.3* |
| Fees & Commissions | **1.8** | -0.5 | *n.a.* | 1.7 | *0.8* | **2.3** | 3.4 | *-33.5* |
| Gains on Securities | **0.8** | 74.7 | *-99.0* | 40.1 | *-98.1* | **111.1** | 91.7 | *21.2* |
| Other Operating Income | **0.7** | 4.6 | *-84.8* | 1.1 | *-36.4* | **6.4** | 13.4 | *-52.2* |
| SG&A Expenses | **30.3** | 35.2 | *-13.9* | 28.2 | *7.2* | **94.6** | 82.5 | *14.6* |
| Provisions | **37.8** | 50.0 | *-24.5* | 42.8 | *-11.8* | **145.3** | 136.9 | *6.1* |
| Corporate Tax | **20.5** | 33.2 | *-38.3* | 23.5 | *-12.9* | **75.2** | 60.1 | *25.2* |
| **Net Income** | **66.3** | 104.1 | *-36.3* | 79.9 | *-17.0* | **243.1** | 211.6 | *14.9* |

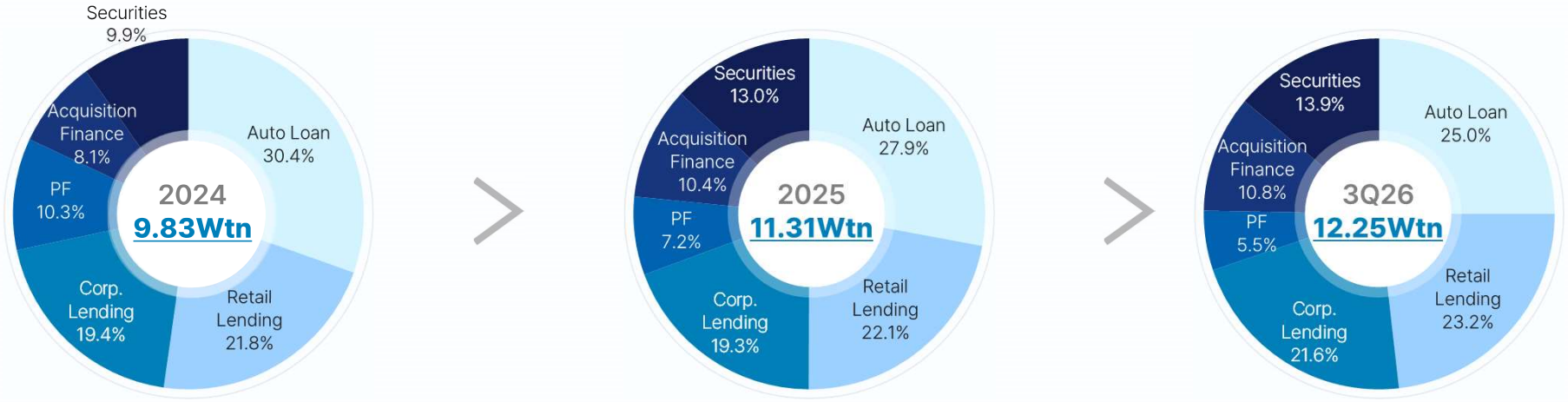
| (Unit: Wbn, %, %p) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| **Total Assets** | **12,983** | 12,591 | *3.1* | 11,195 | *16.0* |
| Total Loans | **10,540** | 10,192 | *3.4* | 9,382 | *12.3* |
| Leverage | **6.61** | 6.76 | *-0.15* | 6.47 | *0.14* |
| NPL Ratio | **2.73** | 2.46 | *0.27* | 2.71 | *0.02* |
| Delinquency Ratio | **2.88** | 2.69 | *0.19* | 2.76 | *0.12* |
| ROA | **2.62** | 2.92 | *-0.30* | 2.66 | *-0.04* |
| ROE | **16.83** | 18.78 | *-1.95* | 16.47 | *0.36* |
| CIR | **16.9** | 15.9 | *1.0* | 16.8 | *0.1* |

# JBWC _ Financial Assets Portfolio

## Maintain a balanced asset portfolio between retail finance and corporate/investments

- Maintain 50% share of profit-oriented retail financing assets such as used car financing and unsecured personal credit
- Continue to increase non-property corporate financing assets such as securities, acquisition financing, etc.

## Financial Assets Portfolio




| | | |
|---|---|---|
| Retail Finance | : 5.14Wtn | 52.3% |
| Corporate/Investments | : 4.69Wtn | 47.7% |

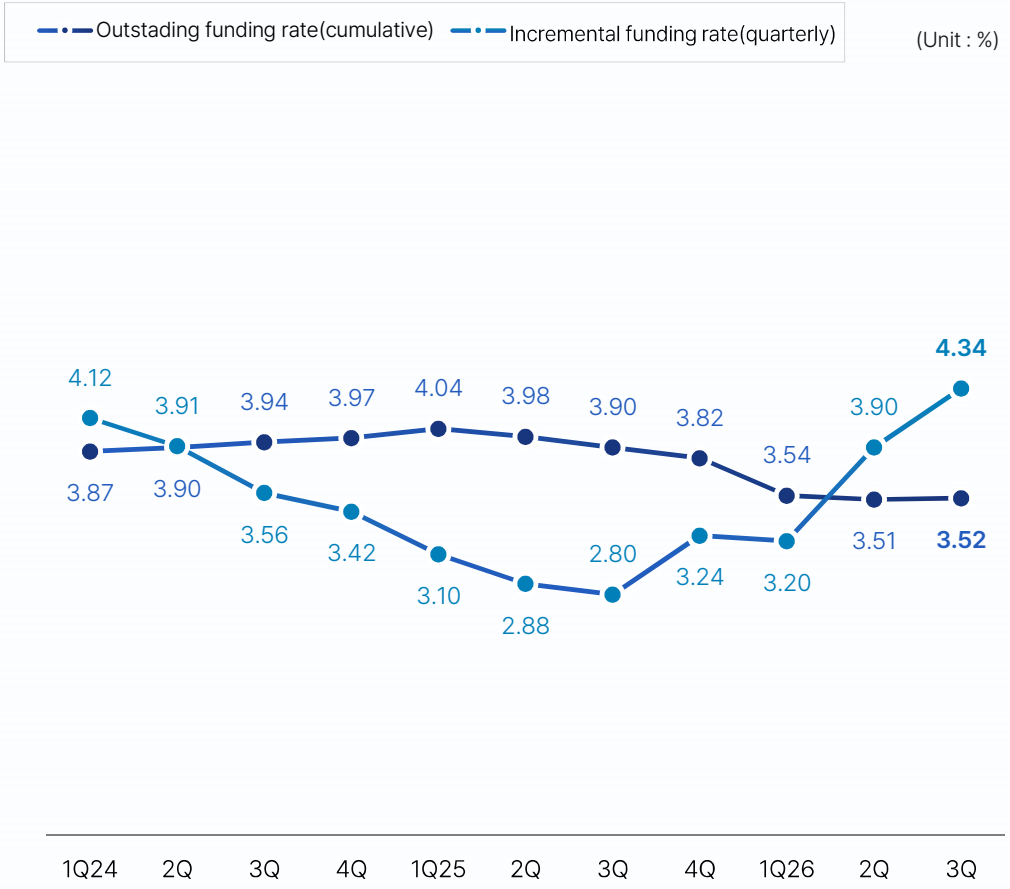
| | | |
|---|---|---|
| Retail Finance | : 5.66Wtn | 50.0% |
| Corporate/Investments | : 5.65Wtn | 50.0% |

| | | |
|---|---|---|
| Retail Finance | : 5.91Wtn | 48.2% |
| Corporate/Investments | : 6.34Wtn | 51.8% |

# JBWC _ Funding

## Funding Rate Trend

- Retain strong competitiveness in funding as a bank-affiliated consumer finance company (credit rating AA-)
- Incremental funding rate declined until the 1st half of 2025 due to decreases in base rate. However, incremental funding rate has been rising as the trend for higher base rates activated in 2026




· Bank of Korea Base Rate Trends

- '23. Jan 3.50% / '24. Oct. 3.25%, '24. Nov. 3.00% / '25. Feb. 2.75%, May. 2.50%, Aug. 3.00%

## Funding Structure

- Stable funding portfolio with major portion of corporate bonds
- Maintaining CP portion in order to improve liquidity ratio

[Funding Structure]




| (Unit: Wbn) | 3Q26 | | 2025 | | 2024 | |
|---|---|---|---|---|---|---|
| | Amount | Portion | Amount | Portion | Amount | Portion |
| Corporate Bonds | 10,420 | 97.4% | 9,530 | 96.1% | 7,810 | 94.0% |
| CP | 280 | 2.6% | 390 | 3.9% | 500 | 6.0% |
| Total | 10,700 | 100.0% | 9,920 | 100.0% | 8,310 | 100.0% |

JB Financial Group



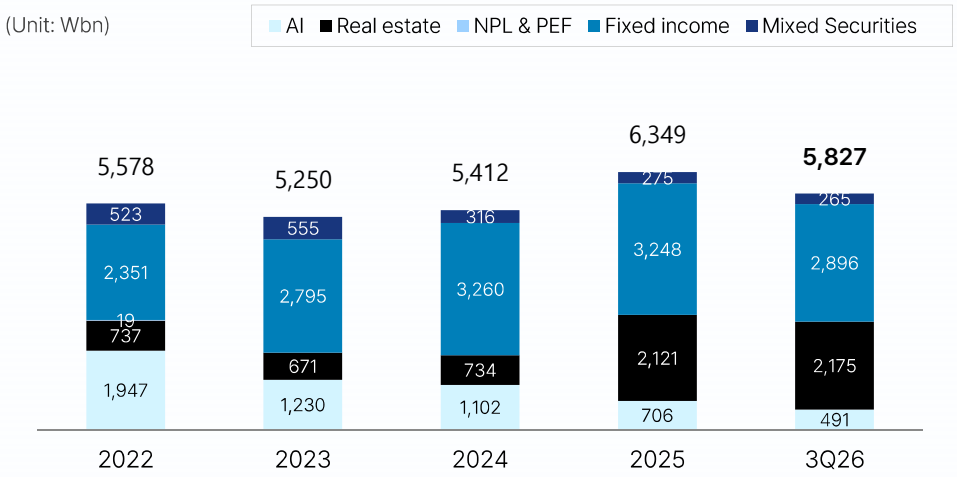
III

# Results by Subsidiaries

- JB Asset Management

# JBAM _ Performance

## AUM by Funds




## Income Statement

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Operating Revenue** | **13.19** | 4.45 | *196.5* | 5.51 | *139.4* | **23.82** | 21.24 | *12.1* |
| Trading Fee | **12.09** | 2.44 | *395.2* | 2.98 | *305.2* | **18.14** | 16.18 | *12.1* |
| Trading Income | **0.55** | 1.10 | *-49.6* | 2.03 | *-72.8* | **3.01** | 3.23 | *-6.8* |
| Interest Income | **0.55** | 0.91 | *-39.4* | 0.50 | *11.1* | **2.68** | 1.83 | *46.1* |
| Operating Expense | **4.46** | 4.50 | *-1.1* | 5.22 | *-14.7* | **13.72** | 14.58 | *-5.9* |
| Operating Profit | **8.74** | -0.05 | *n.a.* | 0.29 | *2913.2* | **10.10** | 6.67 | *51.5* |
| Provisions | **-0.02** | -0.53 | *n.a.* | 1.40 | *-101.5* | **-0.53** | 1.16 | *-145.9* |
| **Net Income** | **6.60** | 0.41 | *1526.6* | -0.94 | *n.a.* | **8.11** | 4.31 | *88.3* |

## Business Domain

- Electric Power Station
- Plant Facilities
- Road, bridge, etc.

**Energy & Resources** (SOC) **Real Estates** (NPL) **Alternative Investments** **Securities**

- Oil & Gas
- Iron Ore & Cooper
- Nickel, Uranium & Manganese
- Hydropower, wind force Sunshine

- Rental income realization Model after the purchase Of a real estate
- Capital financing model In real estate development project

- Agriculture
- Vessel
- Aircraft
- Artwork

- Equities
- Fixed income
- ETF
- Money Market instruments

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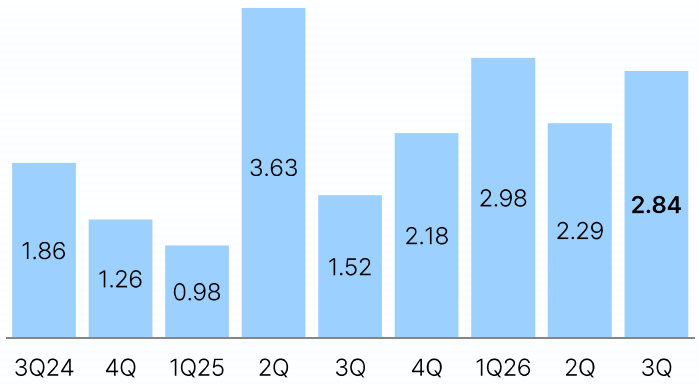
III

# Results by Subsidiaries

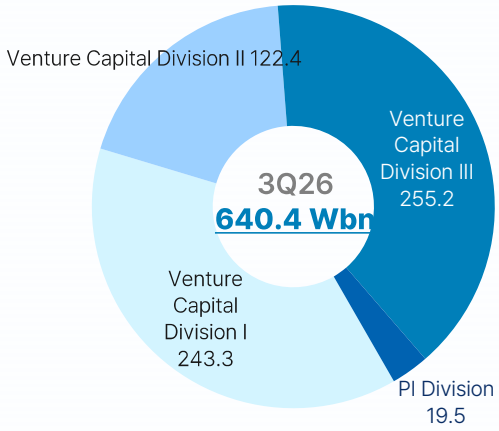
- JB Investment

# JB Investment _ Performance

## Net Income(Wbn)




## AUM




* Consolidated

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Operating Revenue** | **6.07** | 7.22 | *-16.0* | 3.18 | *90.8* | **23.01** | 13.28 | *73.2* |
| (Revenue from venture investment) | **1.34** | 0.57 | *136.0* | 0.43 | *214.4* | **3.00** | 3.83 | *-21.7* |
| (Revenue from Investment Funds) | **4.57** | 6.63 | *-31.0* | 2.52 | *81.8* | **19.65** | 9.03 | *117.8* |
| **Operating Expense** | **2.42** | 4.29 | *-43.6* | 1.26 | *92.0* | **12.60** | 5.52 | *128.1* |
| Inv. & Financing Costs | **1.07** | 2.94 | *-63.5* | 0.05 | *1965.4* | **6.87** | 0.84 | *720.4* |
| SG&A | **1.34** | 1.34 | *0.0* | 1.21 | *11.4* | **5.73** | 4.68 | *22.3* |
| Operating Income | **3.65** | 2.94 | *24.2* | 1.92 | *90.1* | **10.41** | 7.76 | *34.2* |
| Non-operating Income | **-0.01** | -0.01 | *n.a.* | 0.00 | *n.a.* | **-0.02** | -0.01 | *n.a.* |
| **Net Income** | **2.84** | 2.29 | *24.3* | 1.52 | *87.3* | **8.11** | 6.13 | *32.2* |

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q26 | Y-Y |
|---|---|---|---|---|---|
| **Total Assets** | **129.02** | 125.66 | *2.7* | 97.62 | *32.2* |
| Venture Investment Assets | **116.06** | 110.73 | *4.8* | 86.63 | *34.0* |
| Total Liabilities | **61.37** | 60.86 | *0.9* | 40.24 | *52.5* |
| **Total Shareholders' Equity** | **67.64** | 64.80 | *4.4* | 57.37 | *17.9* |

JB Financial Group

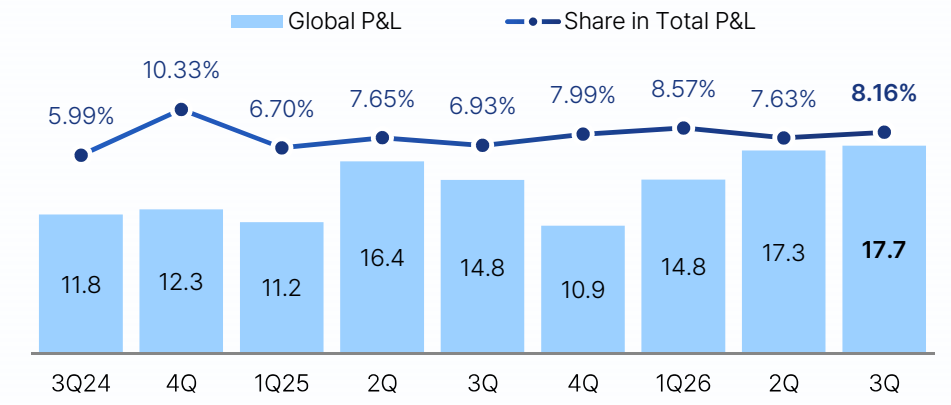


IV

# Status of Group's Global Operations

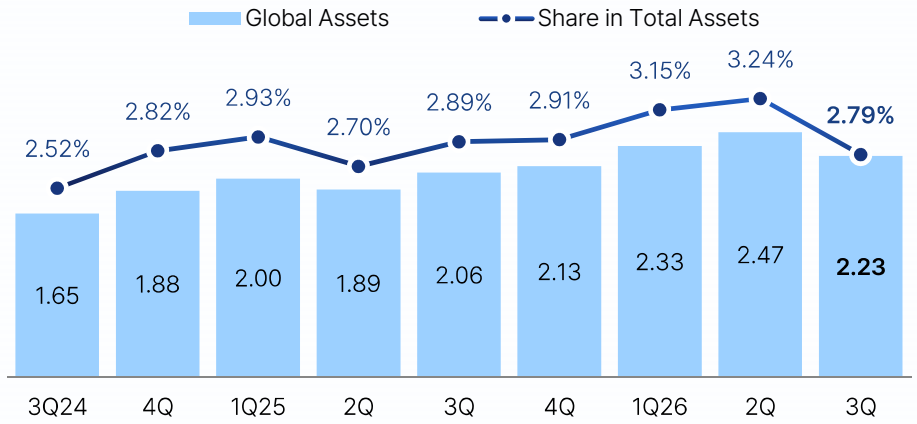
# Status of Group's Global Operations

## Global P&L and Its Share in Total P&L (Quarterly/ Unit: Wbn)



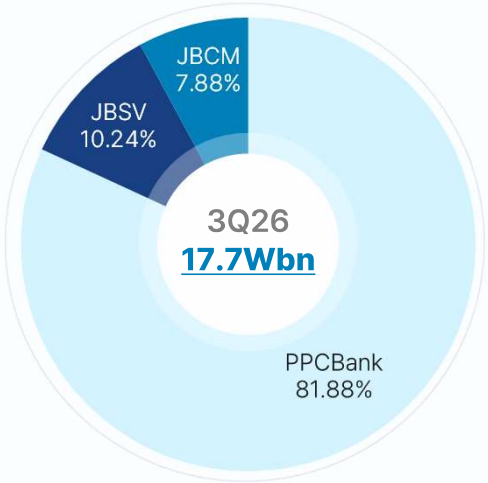

Note) Applied quarterly average exchange rate

## Global Assets and Its Share in Total Assets (Unit : Wtn)



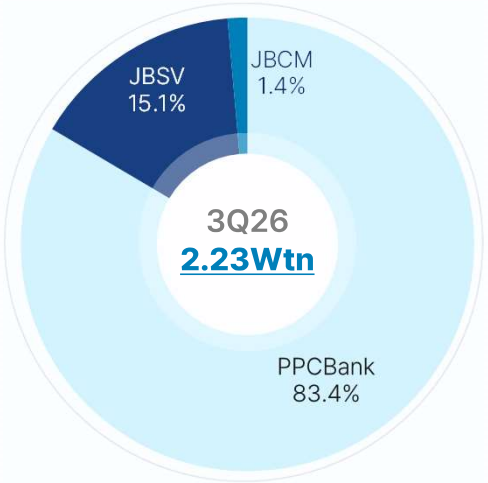

Note) Applied exchange rate at the end of period

## Share of Each Overseas Subsidiary in P&L (Ytd)




| P&L of Each Subsidiary (Unit: Wbn) | |
|---|---|
| PPCBank (Cambodia) | 14.3 |
| JBSV (Vietnam) | 1.9 |
| JBCM (Myanmar) | 1.5 |

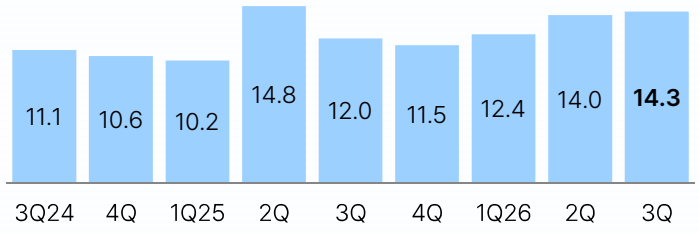
## Share of Each Overseas Subsidiary in Assets



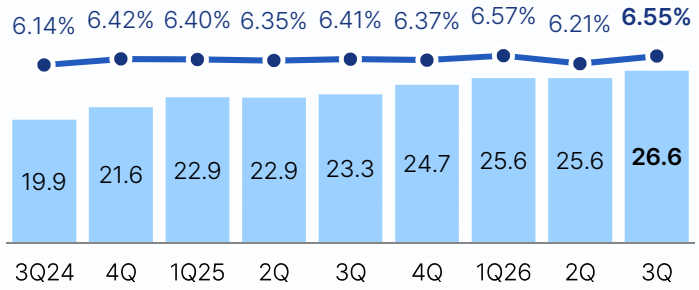

| Assets of Each Subsidiary (Unit : Wtn) | |
|---|---|
| PPCBank (Cambodia) | 1.86 |
| JBSV (Vietnam) | 0.34 |
| JBCM (Myanmar) | 0.03 |

# PPCBank _ Performance

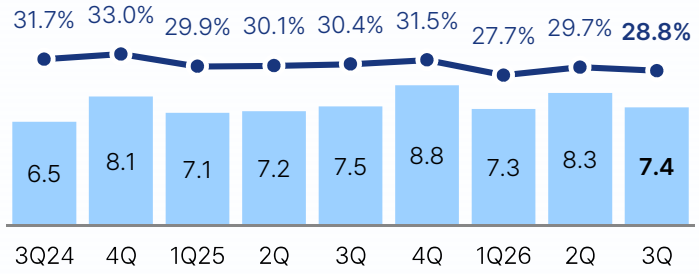
## Net Income(Wbn)




## Interest Income(Wbn) & NIM(Quarterly)




## SG&A Expense(Wbn) & CIR(Cum.)




| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y | 3Q26 (Cum.) | 3Q25 (Cum.) | Y-Y |
|---|---|---|---|---|---|---|---|---|
| **Total Operating Income** | **27.3** | 26.1 | *4.9* | 23.9 | *14.3* | **80.0** | 71.2 | *12.2* |
| Interest Income | **26.6** | 25.6 | *4.2* | 23.3 | *14.2* | **77.8** | 69.2 | *12.5* |
| Non-interest Income | **0.7** | 0.5 | *38.0* | 0.6 | *21.7* | **2.1** | 2.0 | *4.5* |
| SG&A Expense | **7.4** | 8.3 | *-10.5* | 7.5 | *-0.3* | **23.1** | 21.7 | *6.4* |
| Provisions | **1.4** | -0.7 | *n.a.* | 0.8 | *78.4* | **3.7** | 1.5 | *154.2* |
| **Net Income** | **14.3** | 14.0 | *1.6* | 12.0 | *18.5* | **40.7** | 37.0 | *10.0* |
| **Net Income(USD mn)** | **10.0** | 9.4 | *7.2* | 8.7 | *15.4* | **27.9** | 26.2 | *6.2* |

| (Unit: Wbn, %) | 3Q26 | 2Q26 | Q-Q | 3Q25 | Y-Y |
|---|---|---|---|---|---|
| **Total Assets** | **1,863** | 2,074 | *-10.2* | 1,827 | *2.0* |
| Loans | **1,517** | 1,699 | *-10.7* | 1,454 | *4.4* |
| Total Liabilities | **1,444** | 1,614 | *-10.5* | 1,444 | *0.0* |
| Deposits | **1,306** | 1,465 | *-10.9* | 1,351 | *-3.4* |
| **Shareholder's Equity** | **419** | 460 | *-8.9* | 382 | *9.6* |

JB Financial Group

# Investor Relations

www.jbfg.com