



WooriBank

Hong Kong Branch

(Incorporated in Republic of Korea with Limited Liability)

Unaudited Disclosure Statement
as of 31 December 2025

Statement of compliance

We have prepared this unaudited Disclosure Statement of Woori Bank, Hong Kong Branch ("the Branch") as of 31 December 2025. It is compiled according to the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155M) effective from 1 January 2007.

As the Chief Executive of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

Woori Bank, Hong Kong Branch



Chief Executive
Hong Kong
20 April 2026

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025
Branch Information (Hong Kong office only)

Profit and loss information

	Year ended 31 Dec 2025	Year ended 31 Dec 2024
	HKD '000	HKD '000
Income		
Interest income	1,705,568	2,177,417
Interest expense	(1,426,970)	(1,876,726)
Net interest income	278,598	300,691
Other operating income		
- Gains less losses arising from trading in foreign currencies		
- Gains less losses arising from trading in foreign currencies	-	-
- Gains less losses arising from non-trading activities in foreign currencies	2,071	556
	<u>2,071</u>	<u>556</u>
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities		
- Gains less losses arising from trading in interest rate derivatives	-	-
- Gains less losses arising from trading in other derivatives	-	-
	<u>-</u>	<u>-</u>
- Net fees and commission income		
- Fees and commission income	71,689	63,724
- Fees and commission expenses	(8,056)	(5,742)
	<u>63,633</u>	<u>57,982</u>
- Others		
- Dividend from subsidiary/associated companies and other equity investments	-	-
- Gains less losses on securities held for non-trading purposes	2,561	2,558
- Other income	-	-
	<u>2,561</u>	<u>2,558</u>
Total other operating income	68,265	61,096
Total operating income	346,863	361,787
Expenses		
Operating expenses		
- Staff expenses	(21,989)	(20,988)
- Rental expenses	(7,647)	(7,774)
- Other operating expenses	(7,751)	(7,993)
- Net charge for other provisions	5,313	2,360
Total Operating expenses	(32,074)	(34,395)
Operating profit before impairment losses	314,789	327,392
Impairment losses and provisions for impaired loans and receivables		
- Collective provisions	6,085	25,791
- Specific provisions	-	-
	<u>6,085</u>	<u>25,791</u>
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit / (Loss) before taxation	320,874	353,183
Tax expense or tax income	(61,753)	(77,656)
Profit / (Loss) after taxation	259,121	275,527

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025
Branch Information (Hong Kong office only)

Balance sheet information

	<u>At 31 Dec 2025</u>	<u>At 30 Jun 2025</u>
	HKD '000	HKD '000
Assets		
Cash and balances with banks	47,756	57,657
Placements with banks which have a residual contractual maturity		
- not more than 1 month	1,599,087	3,287,649
- more than 1 month but not more than 1 year	2,552,630	2,252,406
- more than 1 year	56,429	392,477
	<u>4,208,146</u>	<u>5,932,532</u>
Amount due from overseas offices of Woori Bank	10,095,902	8,656,067
Trade bills	2,284,382	3,785,087
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
 Loans and receivables		
- Loans and advances to customers	14,456,267	12,468,825
- Loans and advances to banks and other financial institutions	194,525	196,238
- Accrued interest and other accounts	241,494	312,237
- Provisions for impaired loans and receivables		
- Collective provisions for impaired loans and advances to customers	(69,192)	(63,863)
- Collective provisions for impaired loans and advances to banks	(388)	(374)
- Specific provisions for impaired loans and advances to customers	-	-
- Specific provisions for impaired loans and advances to banks	-	-
	<u>14,822,706</u>	<u>12,913,063</u>
 Investment securities		
- Available-for-sale investments	2,798,358	3,819,026
- Held-to-maturity investments	231,175	153,014
	<u>3,029,533</u>	<u>3,972,040</u>
 Property, plant and equipment and investment properties	754	899
 Total assets	 <u>34,489,179</u>	 <u>35,317,345</u>
 Liabilities		
Deposits and balances from banks	4,332,985	5,811,535
Deposits from customers		
- Demand deposits and current accounts	4,092	4,051
- Savings deposits	335,258	247,114
- Time, call and notice deposits	1,656,402	1,854,174
	<u>1,995,752</u>	<u>2,105,339</u>
Amount due to overseas offices of Woori Bank	1,118,294	1,837,162
Certificates of deposit issued	8,206,848	7,684,700
Issued debt securities	-	-
Other negotiable debt instruments issued	18,303,635	17,471,412
Other liabilities	519,661	389,380
Provisions	12,004	17,817
 Total liabilities	 <u>34,489,179</u>	 <u>35,317,345</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information

(a) Impaired loans and advances

At 31 Dec 2025

	<u>Gross loans and advances</u> HKD '000	<u>Specific provisions</u> HKD '000	<u>Market Value of collateral held</u> HKD '000	<u>% to total loans and advances to customers</u> HKD '000
Impaired loans and advances to customers (individually determined)	-	-	-	-

	<u>Gross loans and advances</u> HKD '000	<u>Specific provisions</u> HKD '000	<u>Market Value of collateral held</u> HKD '000	<u>% to total loans and advances to banks</u> HKD '000
Impaired loans and advances to banks (individually determined)	-	-	-	-

At 30 Jun 2025

	<u>Gross loans and advances</u> HKD '000	<u>Specific provisions</u> HKD '000	<u>Market Value of collateral held</u> HKD '000	<u>% to total loans and advances to customers</u> HKD '000
Impaired loans and advances to customers (individually determined)	-	-	-	-

	<u>Gross loans and advances</u> HKD '000	<u>Specific provisions</u> HKD '000	<u>Market Value of collateral held</u> HKD '000	<u>% to total loans and advances to banks</u> HKD '000
Impaired loans and advances to banks (individually determined)	-	-	-	-

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information *(continued)*

(b) Overdue and rescheduled assets

Overdue advances	At 31 Dec 2025		At 30 Jun 2025	
	Gross amount	% to total advances to customers	Gross amount	% to total advances to customers
	HKD '000	HKD '000	HKD '000	HKD '000
Advances to customers overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue advances to customers	-	-	-	-
	Gross amount	% to total advances to banks	Gross amount	% to total advances to banks
	HKD '000	HKD '000	HKD '000	HKD '000
Advances to banks overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue advances to banks	-	-	-	-
	Gross amount		Gross amount	
	HKD '000		HKD '000	
Secured overdue advances	-		-	
Unsecured overdue advances	-		-	
Total overdue advances	-		-	
Market value of collateral held against the secured overdue advances	-		-	
Specific provision for the overdue advances	-		-	

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information *(continued)*

(b) Overdue and rescheduled assets *(continued)*

Rescheduled advances	At 31 Dec 2025		At 30 Jun 2025	
	Gross amount	% to total advances to customers	Gross amount	% to total advances to customers
	HKD '000	HKD '000	HKD '000	HKD '000
Rescheduled advances to customers	-	-	-	-
	Gross amount	% to total advances to banks	Gross amount	% to total advances to banks
	HKD '000	HKD '000	HKD '000	HKD '000
Rescheduled advances to banks	-	-	-	-
Other overdue assets				
	Gross amount	% to total other assets	Gross amount	% to total other assets
	HKD '000	HKD '000	HKD '000	HKD '000
Other assets overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total other overdue assets	-	-	-	-
Reposessed assets		Gross amount	Gross amount	
		HKD '000	HKD '000	
Reposessed assets held		-	-	

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information *(continued)*

(c) The breakdown of the gross amount of loans and advances to customers by industry categories.

	At 31 Dec 2025		At 30 Jun 2025	
	Gross advances	Extent advances are covered by collateral or other security	Gross advances	Extent advances are covered by collateral or other security
	HKD '000	HKD '000	HKD '000	HKD '000
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	326,804	-	502,370	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	241,212	-	258,862	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	21,242	-	39,248	-
- Recreational activities	-	-	39,248	-
- Information technology	-	-	-	-
- Others	-	-	-	-
Sub-total	<u>589,258</u>	<u>-</u>	<u>839,728</u>	<u>-</u>
Individuals				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	-	-	-	-
Sub-total	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total loans and advances for use in Hong Kong	<u>589,258</u>	<u>-</u>	<u>839,728</u>	<u>-</u>
Trade finance	-	-	-	-
Loans and advances for use outside Hong Kong	13,867,009	287,898	11,629,097	290,433
	<u>14,456,267</u>	<u>287,898</u>	<u>12,468,825</u>	<u>290,433</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information *(continued)*

(d) Analysis of gross amount of loans and advances to customer by geographical areas in accordance with the location of the counterparties.

At 31 Dec 2025

	Gross loans and advances to customers	Overdue loans and advances to customers	Impaired loans and advances to customers (individually determined)	Specific provisions	Collectively provisions
	HKD '000	HKD '000	HKD '000	HKD '000	HKD '000
- Asia & Pacific	4,913,055	-	-	-	25,576
<i>of which: Hong Kong</i>	<i>589,257</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>6,346</i>
<i>of which: Korea</i>	<i>1,850,500</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>10,858</i>
<i>of which: Singapore</i>	<i>571,323</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>3,149</i>
<i>of which: Vietnam</i>	<i>867,775</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>1,779</i>
- Africa	611,738	-	-	-	3,087
- Caribbean	385,161	-	-	-	2,596
- Middle East	2,830,467	-	-	-	2,376
<i>of which: Qatar</i>	<i>2,320,162</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>1,360</i>
- North America	2,213,544	-	-	-	15,799
<i>of which: United States</i>	<i>2,213,544</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>15,799</i>
- Latin America	940,901	-	-	-	5,328
<i>of which: Chile</i>	<i>940,901</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5,328</i>
- Western Europe	2,561,401	-	-	-	14,430
Total	14,456,267	-	-	-	69,192

At 30 Jun 2025

	Gross loans and advances to customers	Overdue loans and advances to customers	Impaired loans and advances to customers (individually determined)	Specific provisions	Collectively provisions
	HKD '000	HKD '000	HKD '000	HKD '000	HKD '000
- Asia & Pacific	5,322,189	-	-	-	26,912
<i>of which: Hong Kong</i>	<i>667,038</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>6,380</i>
<i>of which: Korea</i>	<i>1,916,080</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>10,593</i>
<i>of which: Singapore</i>	<i>690,168</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>4,263</i>
<i>of which: Vietnam</i>	<i>861,655</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>1,632</i>
- Africa	290,863	-	-	-	846
- Caribbean	583,315	-	-	-	2,539
- Middle East	484,576	-	-	-	924
<i>of which: Qatar</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
- North America	2,086,163	-	-	-	12,286
<i>of which: United States</i>	<i>2,086,163</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>12,286</i>
- Latin America	844,560	-	-	-	4,415
<i>of which: Chile</i>	<i>844,560</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>4,415</i>
- Western Europe	2,857,159	-	-	-	15,941
Total	12,468,825	-	-	-	63,863

Woori Bank, Hong Kong Branch

Financial Disclosure as of 31 December 2025

I Additional Balance Sheet Information *(continued)*

(e) Mainland activities

Mainland exposures to non-bank counterparties classified by type of counterparties.

At 31 Dec 2025

Types of counterparties	On-balance sheet exposure HKD '000	Off-balance sheet exposure HKD '000	Total HKD '000
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	157,055	-	157,055
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	21,251	26,222	47,473
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	73,932	70,029	143,961
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	258,564	-	258,564
Total	510,802	96,251	607,053
Total assets after provisions	34,477,175		
On-balance sheet exposures as percentage of total assets	1.48%		

At 30 Jun 2025

Types of counterparties	On-balance sheet exposure HKD '000	Off-balance sheet exposure HKD '000	Total HKD '000
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	158,534	-	158,534
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	39,271	16,484	55,755
4. Other entities of central government not reported in item 1 above	-	39,248	39,248
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	157,019	70,646	227,665
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	260,929	-	260,929
Total	615,753	126,378	742,131
Total assets after provisions	35,299,528		
On-balance sheet exposures as percentage of total assets	1.74%		

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

II International claims

International claims are on-balance sheet exposures classified by types and countries or geographical segments of counterparties after taking into account the transfer of risk. Claims arising between head office, branches and subsidiaries are excluded.

At 31 Dec 2025

			Non-bank private sector		Total
	Banks	Official sectors	Non-bank financial institutions	Non-financial private sector	
	HKD '000	HKD '000	HKD '000	HKD '000	
- Developed countries	406,610	581,683	-	4,616,639	5,604,932
<i>of which: USA</i>	17,256	581,683	-	2,300,441	2,899,380
- Offshore centres	413,997	-	-	1,077,359	1,491,356
<i>of which: Hong Kong</i>	22,974	-	-	83,813	106,787
<i>of which: Singapore</i>	391,022	-	-	404,365	795,387
Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	-	941,820	941,820
<i>of which: Chile</i>	-	-	-	941,820	941,820
- Developing Africa and Middle East	-	-	-	2,835,133	2,835,133
<i>of which: Qatar</i>	-	-	-	2,321,054	2,321,054
- Developing Asia and Pacific	2,063,420	-	-	5,661,923	7,725,343
<i>of which: China</i>	21,052	-	-	185,905	206,957
<i>of which: Korea</i>	1,611,293	-	-	4,855,407	6,466,700
	<u>2,884,027</u>	<u>581,683</u>	<u>-</u>	<u>15,132,874</u>	<u>18,598,584</u>

At 30 Jun 2025

			Non-bank private sector		Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	
	HKD '000	HKD '000	HKD '000	HKD '000	
- Developed countries	482,246	657,492	-	4,555,405	5,695,143
<i>of which: USA</i>	37,052	657,492	-	1,862,099	2,556,643
- Offshore centres	332,941	-	-	806,989	1,139,930
<i>of which: Hong Kong</i>	15,386	-	-	141,304	156,690
<i>of which: Singapore</i>	317,555	-	-	523,096	840,651
- Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	-	845,342	845,342
<i>of which: Chile</i>	-	-	-	845,342	845,342
- Developing Africa and Middle East	-	-	-	488,299	488,299
<i>of which: Qatar</i>	-	-	-	-	-
- Developing Asia and Pacific	2,368,852	-	23,702	7,195,689	9,588,243
<i>of which: China</i>	268,057	-	-	187,848	455,905
<i>of which: Korea</i>	1,507,168	-	23,702	6,459,925	7,990,795
	<u>3,184,039</u>	<u>657,492</u>	<u>23,702</u>	<u>13,891,724</u>	<u>17,756,957</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

III Currency risk

Foreign currency exposures which constitutes not less than 10% of the total net position in all foreign currencies is as follows.

At 31 Dec 2025

	HKD million				Total
	USD	EUR	AUD	Others	
Spot assets	31,099	2,323	688	384	34,494
Spot liabilities	(31,097)	(2,314)	(686)	(383)	(34,480)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>2</u>	<u>9</u>	<u>2</u>	<u>1</u>	<u>14</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

At 30 Jun 2025

	HKD million				Total
	USD	EUR	AUD	Others	
Spot assets	30,407	3,096	1,417	403	35,323
Spot liabilities	(30,419)	(3,085)	(1,416)	(402)	(35,322)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>(12)</u>	<u>11</u>	<u>1</u>	<u>1</u>	<u>1</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

IV Off-balance sheet exposures

(a) The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding are:

	<u>At 31 Dec 2025</u>	<u>At 30 Jun 2025</u>
	HKD '000	HKD '000
Contingent liabilities and commitments		
- Direct credit substitutes	826,104	781,000
- Transaction-related contingencies	-	-
- Trade-related contingencies	8,710	9,662
- Forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed and asset sales with recourse or other transactions with recourse	-	-
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	3,646,124	3,841,314
- Forward deposits taken	-	-

Contingent liabilities and commitments arises from credit-related instruments which include letters of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the customers default. As the facilities may expire without being drawn upon, the contracts amounts do not represent expected future cash flows.

	<u>At 31 Dec 2025</u>	<u>At 30 Jun 2025</u>
	HKD '000	HKD '000
Derivative transactions		
- Exchange rate-related derivative contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
- Interest rate derivative contracts	-	-
- Others	-	-

The above derivative contracts amounts are the notional amount of the contract, they do not represent amounts at risk. All the derivative contracts held by the Branch are to offset gains/losses on fixed rate bonds and loans.

(b) The total fair value of the above derivative transactions

	<u>At 31 Dec 2025</u>	<u>At 30 Jun 2025</u>
	HKD '000	HKD '000
- Exchange rate-related derivative contracts	-	-
- Interest rate derivative contracts	-	-

No bilateral netting arrangements for the above derivative transactions.

Woori Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2025

V Liquidity

	4th Quarter ended 31 Dec 2025	4th Quarter ended 31 Dec 2024
The average liquidity maintenance ratio for the financial year *	83.16%	73.22%
Calculation period	Oct ~ Dec 2025	Oct ~ Dec 2024

The liquidity maintenance ratio (LMR) was complied in accordance with the Banking (Liquidity) Rules issued by the HKMA with effective from 1 January 2015.

* The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR as reported in Part 1 (II) of the "Return of Liquidity Position of an Authorized Institution".

Liquidity Risk Management

The Branch has established, in all material respects, the internal control system, policy and procedures in accordance with the requirements set-out in the "Supervisory Policy Manual (LM2 – Sound Systems and Controls for Liquidity Risk Management) issued by HKMA. The Asset and Liability Management Committee ("ALCO") comprising of the senior management of the Branch is responsible for implementing the liquidity risk management strategy. The "Asset and Liability Management Policy" is issued and reviewed by ALCO periodically for funding and contingency planning.

Liquidity Stress Testing

The Branch monitor the cash-flow on a daily basis for the net funding requirements under the normal business conditions, and conduct regular cash-flow analysis based on stress scenarios, i.e. our institutions-specific crisis; a general market crisis in Hong Kong; and the combination of both crisis. Based on the result of the cash-flow reports, the Branch analyze the soundness of the cash positions and otherwise take suitable action to improve conditions. Limits on tolerance level of mismatches have been set and monitored by the Branch regularly.

Contingency Planning

The Branch maintains the liquidity contingency funding plan in case it faces liquidity problem as part of liquidity risk management. The liquidity contingency plan specifies an approach for monitoring and evaluation of actual and potential liquidity events.

Funding Diversification

Apart from taking customer deposits as major sources of funding, the Branch boardens its funding source in retail market, money market and capital market by different terms. The Branch also holds a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed conditions.

Oversight and Reporting

The results of stress testing, Liquidity Maintenance Ratio (LMR) and maturity profile are reported to the senior management and ALCO on a regular basis.

Woori Bank, Hong Kong Branch

Financial Disclosure as of 31 December 2025

V Liquidity (Continued)

To fulfil the objectives, the Branch measures and forecasts its cash flow, by sets prudent limits and ensures immediate access to liquid assets.

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period. Assets and liabilities which do not have any maturity date and do not involve any cash disbursement are excluded in the below table.

	at 31 Dec 2025						(HKD '000)
	Next Day	Within 1 month	1 month to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	> 5 years	Total
Assets							
Cash	765	-	-	-	-	-	765
Due from Banks	643,791	2,590,798	2,516,397	8,462,671	198,037	-	14,411,694
Debt Securities	2,771,662	1,709	36,651	39,101	195,788	-	3,044,911
Acceptance and Bills of exchange	8,730	1,068,644	683,857	539,668	-	-	2,300,899
Loans and Advances to customers	-	296,322	486,176	2,769,975	9,193,067	1,783,858	14,529,398
Loans and Advances to banks	-	-	2,412	-	194,526	-	196,938
Other Assets	16,333	-	-	-	-	-	16,333
	<u>3,441,281</u>	<u>3,957,473</u>	<u>3,725,493</u>	<u>11,811,415</u>	<u>9,781,418</u>	<u>1,783,858</u>	<u>34,500,938</u>
Liabilities							
Customer deposits	344,376	820,428	124,002	716,584	-	-	2,005,390
Due to Banks	423,079	1,406,882	323,419	2,184,464	1,108,816	33,129	5,479,789
Certificates of deposit issued	-	395,606	2,828,110	3,926,916	1,136,030	-	8,286,662
Other negotiable debt instruments issued	4,066	2,105,884	2,650,151	13,403,796	233,431	-	18,397,328
Other Liabilities	259,489	16,069	-	-	-	-	275,558
	<u>1,031,010</u>	<u>4,744,869</u>	<u>5,925,682</u>	<u>20,231,760</u>	<u>2,478,277</u>	<u>33,129</u>	<u>34,444,727</u>
Net Position	<u>2,410,271</u>	<u>(787,396)</u>	<u>(2,200,189)</u>	<u>(8,420,345)</u>	<u>7,303,141</u>	<u>1,750,729</u>	<u>56,211</u>
Off-balance sheet exposures							
Direct credit substitutes	-	200	68,643	183,665	573,596	-	826,104
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	-	8,710	-	-	-	-	8,710
Other commitments	173,366	1,916,552	-	1,556,206	-	-	3,646,124
	<u>173,366</u>	<u>1,925,462</u>	<u>68,643</u>	<u>1,739,871</u>	<u>573,596</u>	<u>-</u>	<u>4,480,938</u>

Woori Bank, Hong Kong Branch

Financial Disclosure as of 31 December 2025

VI Bank information (Consolidated basis)

The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Woori Financial Group. The consolidated capital adequacy ratio was calculated in accordance with the Korean International Financial Reporting Standards ("K-IFRS") adopting Basel III approach.

(a) Capital and Capital Adequacy	At 31 Dec 2025	At 30 Jun 2025
	HKD million	HKD million
Risk-based ratios:		
(i) Capital adequacy ratio	16.13%	16.06%
(ii) Total share capital	20,621	20,621
(iii) Total amount of shareholder funds	205,392	193,674
(b) Other Financial Information		
(i) Total assets	3,261,605	2,896,333
(ii) Total liabilities	3,056,213	2,702,659
(iii) Total loans and advances	2,236,987	2,242,030
(iv) Total deposits (including banks)	2,042,084	2,003,567
	Year ended	Year ended
	31 Dec 2025	31 Dec 2024
	HKD million	HKD million
(v) Pre-tax profit	22,320	22,900

1 In VI(a)(i) the capital adequacy ratio as at 31 December 2025 is estimated figures.

2 Shareholders' fund is the sum total of capital and reserves.

3 Total liabilities are equal to total assets minus shareholders' fund.

4 The total deposits (including banks) in VI(b)(iv) is made pursuant to Banking (Disclosure) Rules Part 8 s106(2)(a).

5 The conversion rate of HKD/KRW as at 31 December 2025 is 184.41.

6 Section VI - Bank information (Consolidated Basis) was prepared in accordance with the information as at 31 December 2025 which is the latest information available for public.

Woori Bank, Hong Kong Branch

Financial Disclosure as of 31 December 2025

VII Disclosure on remuneration

Pursuant to section 3 of CG-5 Guideline on a Sound Remuneration System Issued by the HKMA, the following disclosure are mad

(a) Remuneration Committee

The Remuneration committee comprises the Chief Executive, Alternate Chief Executive and the Head of Human Resources of the Branch.

The Committee should held the meeting at least twice a year.

The duties of the Committee is to:

- (i) review the Branch's remuneration policy, system and operation in compliance with legal and regulatory requirement is conducted independently of Management of the Branch.
- (ii) review the remuneration payable to the local employee of the Branch.
 - the fixed remuneration including the basic salary and the agreed allowance.
 - the variable remuneration shall be within the range from 100% to 300% of the basic salary, which is to be decided by taking following consideration:
 1. vary on the performance of each local employee of the Branch.
 2. decided in the sole discretion and judgement of the local management.

(b) Remuneration for the senior management and key personnel

The remuneration of senior management and/or key personnel (expatriate) are determinated according to the remuneration policy of head office .

Aggregate information on the remuneration for the senior management and key personnel is set out below.

- (i) Amount of remuneration for the year 2025, split into fixed and variable remuneration, and number of beneficiaries:

HKD '000

Fixed Remuneration	Variable Remuneration *	No. of beneficiaries
3,760	1,311	10

* the variable remuneration shall be within the range from 540% to 660% of the basic salary

** Chief Executive of the Branch (the Chief Executive of the Branch had been changed in February 2025)

- (ii) All variable remuneration for the financial year was paid in cash.
- (iii) No deferred remuneration during the financial year.
- (iv) No deferred remuneration awarded during the financial year, paid out or reduced through performance adjustments.
- (v) No senior management or key personnel has been awarded with new sign-on or severance payment during the financial year.