



WooriBank

Hong Kong Branch

(Incorporated in Republic of Korea with Limited Liability)

Unaudited Disclosure Statement
as of 30 June 2022

Statement of compliance

We have prepared this unaudited Disclosure Statement of Woori Bank, Hong Kong Branch ("the Branch") as of 30 June 2022. 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
22 September 2022

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

Branch Information (Hong Kong office only)

Profit and loss information

Income	Half-year ended 30 Jun 2022	Half-year ended 30 Jun 2021
Interest income	275,481,179	175,728,025
Interest expense	(129,719,328)	(67,707,489)
Net interest income	<u>145,761,851</u>	<u>108,020,536</u>
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	403,560	659,196
	<u>403,560</u>	<u>659,196</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	32,070,744	35,072,522
- Fees and commission expenses	(2,493,414)	(2,589,826)
	<u>29,577,330</u>	<u>32,482,696</u>
- Others		
- Dividend from subsidiary/associated companies and other equity investments	-	-
- Gains less losses on securities held for non-trading purposes	1,052,007	2,256,963
- Other income	3,923	-
	<u>1,055,930</u>	<u>2,256,963</u>
Total other operating income	<u>31,036,820</u>	<u>35,398,855</u>
Total operating income	<u>176,798,671</u>	<u>143,419,391</u>
Expenses		
Operating expenses		
- Staff expenses	(10,443,469)	(9,921,450)
- Rental expenses	(3,990,543)	(5,304,352)
- Other operating expenses	(2,936,651)	(2,473,568)
- Net charge for other provisions	(226,201)	(5,298,758)
Total Operating expenses	<u>(17,596,864)</u>	<u>(22,998,128)</u>
Operating profit before impairment losses	159,201,807	120,421,263
Impairment losses and provisions for impaired loans and receivables		
- Collective provisions	(9,296,052)	(4,323,394)
- Specific provisions	-	-
	<u>(9,296,052)</u>	<u>(4,323,394)</u>
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit / (Loss) before taxation	<u>149,905,755</u>	<u>116,097,869</u>
Tax expense or tax income	<u>(24,315,335)</u>	<u>(19,241,545)</u>
Profit / (Loss) after taxation	<u>125,590,420</u>	<u>96,856,324</u>

Woori Bank, Hong Kong Branch

Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

Branch Information (Hong Kong office only)

Balance sheet information

Assets	<u>At 30 Jun 2022</u>	<u>At 31 Dec 2021</u>
Cash and balances with banks	293,326,808	37,666,690
Placements with banks which have a residual contractual maturity		
- not more than 1 month	2,005,061,800	2,333,255,400
- more than 1 month but not more than 1 year	3,092,764,586	1,917,828,626
- more than 1 year	1,781,200,900	896,747,000
	<u>6,879,027,286</u>	<u>5,147,831,026</u>
Amount due from overseas offices of Woori Bank	2,094,651,199	1,122,584,140
Trade bills	3,597,492,824	3,927,968,609
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables		
- Loans and advances to customers	14,342,819,417	15,191,883,563
- Loans and advances to banks and other financial institutions	2,762,038,400	155,956,000
- Accrued interest and other accounts	172,813,875	87,121,740
- Provisions for impaired loans and receivables		
- Collective provisions for impaired loans and advances to customers	(42,006,109)	(33,055,078)
- Collective provisions for impaired loans and advances to banks	(2,126,770)	(103,399)
- Specific provisions for impaired loans and advances to customers	-	-
- Specific provisions for impaired loans and advances to banks	-	-
	<u>17,233,538,813</u>	<u>15,401,802,826</u>
Investment securities		
- Available-for-sale investments	5,510,622,786	5,660,924,150
- Held-to-maturity investments	-	-
	<u>5,510,622,786</u>	<u>5,660,924,150</u>
Property, plant and equipment and investment properties	970,273	1,113,561
Total assets	<u>35,609,629,989</u>	<u>31,299,891,002</u>
Liabilities		
Deposits and balances from banks	6,673,963,852	5,320,816,724
Deposits from customers		
- Demand deposits and current accounts	48,684,847	9,886,116
- Savings deposits	1,282,001,222	886,338,334
- Time, call and notice deposits	1,810,556,916	1,807,517,011
	<u>3,141,242,985</u>	<u>2,703,741,461</u>
Amount due to overseas offices of Woori Bank	8,085,171,725	9,914,882,600
Certificates of deposit issued	5,288,541,725	5,992,488,370
Issued debt securities	-	-
Other negotiable debt instruments issued	10,985,380,000	6,472,174,000
Other liabilities	1,425,741,424	888,336,185
Provisions	9,588,278	7,451,662
Total liabilities	<u>35,609,629,989</u>	<u>31,299,891,002</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information

(a) Impaired loans and advances

At 30 Jun 2022

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

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

At 31 Dec 2021

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

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

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(b) Overdue and rescheduled assets

	At 30 Jun 2022		At 31 Dec 2021	
	Gross amount	% to total advances to customers	Gross amount	% to total advances to customers
Overdue advances				
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	-	-	-	-
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
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 30 June 2022

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(b) Overdue and rescheduled assets (continued)

	At 30 Jun 2022		At 31 Dec 2021	
	<u>Gross amount</u>	<u>% to total advances to customers</u>	<u>Gross amount</u>	<u>% to total advances to customers</u>
Rescheduled advances				
Rescheduled advances to customers	-	-	-	-
	<u>Gross amount</u>	<u>% to total advances to banks</u>	<u>Gross amount</u>	<u>% to total advances to banks</u>
Rescheduled advances to banks	-	-	-	-
Other overdue assets				
Other assets overdue for	<u>Gross amount</u>	<u>% to total other assets</u>	<u>Gross amount</u>	<u>% to total other assets</u>
- 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	-	-	-	-
Repossessed assets		<u>Gross amount</u>		<u>Gross amount</u>
Repossessed assets held		-		-

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information (continued)

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

	At 30 Jun 2022		At 31 Dec 2021	
	Gross advances	Extent advances are covered by collateral or other security	Gross advances	Extent advances are covered by collateral or other security
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	274,634,500	-	327,507,600	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	185,253,454	-	228,390,474	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	154,754,361	-	160,721,322	-
- Recreational activities	11,770,050	-	11,696,700	-
- Information technology	-	-	-	-
- Others	77,609,011	-	77,125,358	-
Sub-total	<u>704,021,376</u>	-	<u>805,441,454</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>	-
Total loans and advances for use in Hong Kong	<u>704,021,376</u>	-	<u>805,441,454</u>	-
Trade finance	18,579,825	-	9,374,279	-
Loans and advances for use outside Hong Kong	<u>13,620,218,216</u>	-	<u>14,377,067,830</u>	-
	<u>14,342,819,417</u>	-	<u>15,191,883,563</u>	-

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

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 30 Jun 2022	Gross loans and advances to customers	Overdue loans and advances to customers	Impaired loans and advances to customers (individually determined)	Specific provisions	Collectively provisions
- Asia & Pacific	11,293,852,454	-	-	-	31,648,054
of which: China	489,053,424	-	-	-	407,244
of which: Hong Kong	2,317,310,092	-	-	-	21,517,393
of which: Korea	4,519,346,569	-	-	-	5,175,210
of which: Cambodia	109,853,800	-	-	-	84,587
of which: Marshall Island	475,057,542	-	-	-	365,794
of which: Singapore	682,718,060	-	-	-	1,384,320
of which: Vietnam	2,438,814,066	-	-	-	2,504,572
- Africa	-	-	-	-	-
- Caribbean	1,029,799,935	-	-	-	5,489,306
of which: Cayman Islands	486,636,081	-	-	-	3,312,200
- Middle East	149,502,494	-	-	-	115,117
- North America	156,149,330	-	-	-	280,757
- Western Europe	1,713,515,204	-	-	-	4,472,875
Total	<u>14,342,819,417</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>42,006,109</u>
At 31 Dec 2021	Gross loans and advances to customers	Overdue loans and advances to customers	Impaired loans and advances to customers (individually determined)	Specific provisions	Collectively provisions
- Asia & Pacific	12,385,214,030	-	-	-	26,244,546
of which: China	486,005,683	-	-	-	348,329
of which: Hong Kong	2,137,290,879	-	-	-	19,015,296
of which: Korea	3,576,741,535	-	-	-	2,115,191
of which: Cambodia	2,358,834,500	-	-	-	1,563,907
of which: Marshall Island	498,901,646	-	-	-	330,772
of which: Singapore	505,997,732	-	-	-	676,155
of which: Vietnam	2,557,396,794	-	-	-	1,984,396
- Africa	-	-	-	-	-
- Caribbean	1,393,314,788	-	-	-	4,914,106
of which: Cayman Islands	807,859,863	-	-	-	2,826,978
- Middle East	176,440,825	-	-	-	116,980
- North America	155,956,000	-	-	-	241,264
- Western Europe	1,080,957,920	-	-	-	1,538,182
Total	<u>15,191,883,563</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>33,055,078</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(e) Mainland activities

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

At 30 Jun 2022

<u>Types of counterparties</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
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	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,660,673,292	47,080,200	1,707,753,492
4. Other entities of central government not reported in item 1 above	30,689,819	39,233,500	69,923,319
5. Other entities of local governments not reported in item 2 above	129,841,008	-	129,841,008
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	695,278,668	80,821,010	776,099,678
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	330,062,733	42,078,274	372,141,007
Total	<u>2,846,545,520</u>	<u>209,212,984</u>	<u>3,055,758,504</u>
Total assets after provisions	<u>35,600,041,711</u>		
On-balance sheet exposures as percentage of total assets	<u>8.00%</u>		

At 31 Dec 2021

<u>Types of counterparties</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
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	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,478,239,033	118,632,400	1,596,871,433
4. Other entities of central government not reported in item 1 above	44,513,680	38,989,000	83,502,680
5. Other entities of local governments not reported in item 2 above	119,889,569	8,970,920	128,860,489
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	933,461,787	109,972,283	1,043,434,070
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	327,717,929	41,816,045	369,533,974
Total	<u>2,903,821,998</u>	<u>318,380,648</u>	<u>3,222,202,646</u>
Total assets after provisions	<u>31,292,439,340</u>		
On-balance sheet exposures as percentage of total assets	<u>9.28%</u>		

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

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 30 Jun 2022	Non-bank private sector				
	Banks	Official sectors	Non-bank financial institutions	Non-financial private sector	Total
- Developed countries	1,135,959,019	319,588	469,968,353	1,801,813,140	3,408,060,100
- Offshore centres	255,560,846	-	-	1,553,328,773	1,808,889,619
of which: Hong Kong	243,556,446	-	-	309,276,376	552,832,822
- Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	24,016,862	-	24,016,862
- Developing Africa and Middle East	1,061,340,200	-	426,820,894	302,417,142	1,790,578,236
- Developing Asia and Pacific	3,904,188,861	-	125,751,623	12,060,453,243	16,090,393,727
of which: China	1,291,336,123	-	-	1,305,241,471	2,596,577,594
of which: Korea	1,628,445,200	-	125,751,623	9,668,978,616	11,423,175,439
	<u>6,357,048,926</u>	<u>319,588</u>	<u>1,046,557,732</u>	<u>15,718,012,298</u>	<u>23,121,938,544</u>

At 31 Dec 2021	Non-bank private sector				
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
- Developed countries	503,132,901	176,456	487,261,654	1,210,508,868	2,201,079,879
- Offshore centres	115,154,744	-	-	1,528,578,212	1,643,732,956
of which: Hong Kong	109,008,830	-	-	422,933,857	531,942,687
- Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	80,664,655	-	80,664,655
- Developing Africa and Middle East	898,201,281	-	448,107,050	334,852,109	1,681,160,440
- Developing Asia and Pacific	3,868,235,569	-	2,376,938,188	11,190,396,368	17,435,570,125
of which: China	1,331,443,126	-	-	1,092,087,162	2,423,530,288
of which: Korea	2,103,712,549	-	2,376,938,188	9,145,487,343	13,626,138,080
	<u>5,384,724,495</u>	<u>176,456</u>	<u>3,392,971,547</u>	<u>14,264,335,557</u>	<u>23,042,208,055</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

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 30 Jun 2022	HK\$ million				Total
	USD	EUR	AUD	Others	
Spot assets	33,462	836	683	332	35,313
Spot liabilities	(33,460)	(835)	(682)	(331)	(35,308)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>5</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

At 31 Dec 2021	HK\$ million				Total
	USD	EUR	AUD	Others	
Spot assets	28,776	905	552	471	30,704
Spot liabilities	(28,775)	(904)	(552)	(471)	(30,702)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>1</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>2</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022

(Expressed in Hong Kong dollars)

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 30 Jun 2022</u>	<u>At 31 Dec 2021</u>
Contingent liabilities and commitments		
- Direct credit substitutes	124,120,818	123,858,590
- Transaction-related contingencies	-	-
- Trade-related contingencies	33,483,229	21,111,287
- Forward asset purchases, amounts owing on partly paid-up shares and securities, forward forward deposits placed and asset sales with recourse or other transactions with recourse	-	-
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	2,325,789,688	2,074,633,952
- Forward 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 30 Jun 2022</u>	<u>At 31 Dec 2021</u>
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 30 Jun 2022</u>	<u>At 31 Dec 2021</u>
- 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 30 June 2022

(Expressed in Hong Kong dollars)

V Liquidity

	2nd Quarter ended 30 Jun 2022	2nd Quarter ended 30 Jun 2021
The average liquidity maintenance ratio for the period *	109.72%	112.01%
Calculation period	Apr ~ Jun 2022	Apr ~ Jun 2021

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 30 June 2022

(Expressed in Hong Kong dollars)

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.

	<u>At 30 Jun 2022</u>	<u>At 31 Dec 2021</u>
(a) Capital and Capital Adequacy		
Risk-based ratios:		
(i) Capital adequacy ratio	14.20%	15.10%
(ii) Total share capital	22,091,400	22,091,400
(iii) Total amount of shareholder funds	179,067,791	175,092,553
(b) Other Financial Information		
(i) Total assets	2,943,163,197	2,713,989,197
(ii) Total liabilities	2,764,095,406	2,538,896,644
(iii) Total loans and advances	2,363,324,634	2,196,595,254
(iv) Total deposits (including banks)	2,034,490,502	1,929,356,072
	<u>Half-year ended</u> <u>30 Jun 2022</u>	<u>Half-year ended</u> <u>30 Jun 2021</u>
(v) Pre-tax profit	14,978,455	12,247,375

- 1 In VI(a)(i) the capital adequacy ratio as at 30 June 2022 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 30 June 2022 is 164.77.
- 6 Section VI - Bank information (Consolidated Basis) was prepared in accordance with the information as at 30 June 2022 which is the latest information available for public.