



WOORIBank

Hong Kong Branch

(Incorporated in Republic of Korea with Limited Liability)

Unaudited Disclosure Statement
as of 30 June 2024

Statement of compliance

We have prepared this unaudited Disclosure Statement of Woori Bank, Hong Kong Branch ("the Branch") as of 30 June 2024. 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
24 September 2024

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2024

(Expressed in Hong Kong dollars)

Branch Information (Hong Kong office only)

Profit and loss information

Income	Half-year ended 30 Jun 2024	Half-year ended 30 Jun 2023
Interest income	1,149,787,855	1,090,879,865
Interest expense	<u>(999,539,460)</u>	<u>(929,644,806)</u>
Net interest income	<u>150,248,395</u>	<u>161,235,059</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	<u>262,024</u>	<u>1,644,199</u>
	<u>262,024</u>	<u>1,644,199</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>
	<u>-</u>	<u>-</u>
- Net fees and commission income		
- Fees and commission income	38,206,362	27,979,306
- Fees and commission expenses	<u>(2,233,007)</u>	<u>(2,378,124)</u>
	<u>35,973,355</u>	<u>25,601,182</u>
- Others		
- Dividend from subsidiary/associated companies and other equity investments	-	-
- Gains less losses on securities held for non-trading purposes	2,529,448	191,407
- Other income	<u>-</u>	<u>-</u>
	<u>2,529,448</u>	<u>191,407</u>
Total other operating income	<u>38,764,827</u>	<u>27,436,788</u>
Total operating income	<u>189,013,222</u>	<u>188,671,847</u>
Expenses		
Operating expenses		
- Staff expenses	(10,004,811)	(10,014,005)
- Rental expenses	(4,184,118)	(4,248,391)
- Other operating expenses	(3,134,488)	(3,895,057)
- Net charge for other provisions	<u>168,454</u>	<u>(8,595,481)</u>
Total Operating expenses	<u>(17,154,963)</u>	<u>(26,752,934)</u>
Operating profit before impairment losses	171,858,259	161,918,913
Impairment losses and provisions for impaired loans and receivables		
- Collective provisions	16,796,213	(55,407,060)
- Specific provisions	<u>(2,391,622)</u>	<u>-</u>
	<u>14,404,591</u>	<u>(55,407,060)</u>
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit / (Loss) before taxation	<u>186,262,850</u>	<u>106,511,853</u>
Tax expense or tax income	<u>(30,417,723)</u>	<u>(8,203,908)</u>
Profit / (Loss) after taxation	<u>155,845,127</u>	<u>98,307,945</u>

Woori Bank, Hong Kong Branch
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(Expressed in Hong Kong dollars)

Branch Information (Hong Kong office only)

Balance sheet information

Assets	At 30 Jun 2024	At 31 Dec 2023
Cash and balances with banks	87,807,122	99,427,114
Placements with banks which have a residual contractual maturity		
- not more than 1 month	2,726,080,008	5,448,660,750
- more than 1 month but not more than 1 year	2,957,880,962	6,079,194,852
- more than 1 year	390,444,000	390,585,000
	<u>6,074,404,970</u>	<u>11,918,440,602</u>
Amount due from overseas offices of Woori Bank	4,711,650,085	2,872,457,611
Trade bills	3,287,295,943	1,725,422,767
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables		
- Loans and advances to customers	13,952,407,606	14,492,944,779
- Loans and advances to banks and other financial institutions	828,717,390	2,528,311,581
- Accrued interest and other accounts	283,090,841	435,298,423
- Provisions for impaired loans and receivables		
- Collective provisions for impaired loans and advances to customers	(80,643,700)	(82,475,913)
- Collective provisions for impaired loans and advances to banks	(1,723,732)	(5,238,662)
- Specific provisions for impaired loans and advances to customers	(2,391,622)	-
- Specific provisions for impaired loans and advances to banks	-	-
	<u>14,979,456,783</u>	<u>17,368,840,208</u>
Investment securities		
- Available-for-sale investments	3,510,206,873	2,966,742,611
- Held-to-maturity investments	572,947,300	1,315,221,380
	<u>4,083,154,173</u>	<u>4,281,963,991</u>
Property, plant and equipment and investment properties	1,000,456	598,766
Total assets	<u>33,224,769,532</u>	<u>38,267,151,059</u>
Liabilities		
Deposits and balances from banks	1,624,172,420	6,598,121,684
Deposits from customers		
- Demand deposits and current accounts	4,586,543	5,439,214
- Savings deposits	740,494,348	455,666,432
- Time, call and notice deposits	1,578,509,502	1,521,346,989
	<u>2,323,590,393</u>	<u>1,982,452,635</u>
Amount due to overseas offices of Woori Bank	7,980,464,210	9,449,497,327
Certificates of deposit issued	6,551,650,320	6,823,705,456
Issued debt securities	-	-
Other negotiable debt instruments issued	14,211,096,891	12,662,602,779
Other liabilities	510,092,235	714,286,010
Provisions	23,703,063	36,485,168
Total liabilities	<u>33,224,769,532</u>	<u>38,267,151,059</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2024

(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information

(a) Impaired loans and advances

At 30 Jun 2024

	<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>2,391,622</u>	<u>2,391,622</u>	<u>-</u>	<u>0.02%</u>

	<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)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

At 31 Dec 2023

	<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>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

	<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)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Woori Bank, Hong Kong Branch
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(Expressed in Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(b) Overdue and rescheduled assets (continued)

	<u>At 30 Jun 2024</u>		<u>At 31 Dec 2023</u>	
	<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
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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 2024		At 31 Dec 2023	
	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	335,781,840	-	328,091,400	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	254,647,577	-	231,054,462	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	153,574,640	-	156,667,984	-
- Recreational activities	50,757,720	-	54,681,900	-
- Information technology	-	-	-	-
- Others	75,431,774	-	82,113,490	-
Sub-total	870,193,551	-	852,609,236	-
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	-	-	-	-
Total loans and advances for use in Hong Kong	870,193,551	-	852,609,236	-
Trade finance	-	-	-	-
Loans and advances for use outside Hong Kong	13,082,214,055	78,088,800	13,640,335,543	-
	13,952,407,606	78,088,800	14,492,944,779	-

Woori Bank, Hong Kong Branch
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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 2024	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	7,949,548,579	-	2,391,622	2,391,622	43,707,736
of which: China	50,199,943	-	-	-	353,106
of which: Hong Kong	1,380,179,225	-	-	-	10,579,795
of which: Korea	3,075,693,635	-	2,391,622	2,391,622	9,898,602
of which: Marshall Island	803,211,115	-	-	-	4,615,627
of which: Singapore	720,914,699	-	-	-	4,713,933
of which: Vietnam	1,275,975,123	-	-	-	10,192,719
- Africa	-	-	-	-	-
- Caribbean	669,434,373	-	-	-	7,757,126
- Middle East	74,552,158	-	-	-	155,068
- North America	1,628,359,228	-	-	-	11,377,291
- Latin America	489,945,770	-	-	-	2,170,721
- Western Europe	3,140,567,498	-	-	-	15,475,758
Total	<u>13,952,407,606</u>	<u>-</u>	<u>2,391,622</u>	<u>2,391,622</u>	<u>80,643,700</u>
At 31 Dec 2023	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	9,494,361,592	-	-	-	50,201,547
of which: China	117,175,500	-	-	-	821,166
of which: Hong Kong	2,083,795,424	-	-	-	14,316,630
of which: Korea	3,711,455,533	-	-	-	8,107,039
of which: Marshall Island	853,964,772	-	-	-	4,892,064
of which: Singapore	642,809,827	-	-	-	4,257,063
of which: Vietnam	1,642,707,187	-	-	-	15,891,693
- Africa	-	-	-	-	-
- Caribbean	720,321,925	-	-	-	8,405,368
- Middle East	81,186,277	-	-	-	168,218
- North America	1,608,835,529	-	-	-	7,651,536
- Latin America	272,462,042	-	-	-	564,542
- Western Europe	2,315,777,414	-	-	-	15,484,702
Total	<u>14,492,944,779</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>82,475,913</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2024

(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 2024

<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	157,960,544	-	157,960,544
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	182,032,129	32,797,296	214,829,425
4. Other entities of central government not reported in item 1 above	-	39,044,400	39,044,400
5. Other entities of local governments not reported in item 2 above	153,417,924	-	153,417,924
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	628,118,309	70,279,920	698,398,229
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	259,871,595	-	259,871,595
Total	<u>1,381,400,501</u>	<u>142,121,616</u>	<u>1,523,522,117</u>
Total assets after provisions	<u>33,201,066,469</u>		
On-balance sheet exposures as percentage of total assets	<u>4.16%</u>		

At 31 Dec 2023

<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	158,018,988	-	158,018,988
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	635,221,155	50,776,050	685,997,205
4. Other entities of central government not reported in item 1 above	-	39,058,500	39,058,500
5. Other entities of local governments not reported in item 2 above	216,121,811	-	216,121,811
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	928,236,510	70,305,300	998,541,810
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	260,003,941	-	260,003,941
Total	<u>2,197,602,405</u>	<u>160,139,850</u>	<u>2,357,742,255</u>
Total assets after provisions	<u>38,230,665,891</u>		
On-balance sheet exposures as percentage of total assets	<u>5.75%</u>		

Woori Bank, Hong Kong Branch
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(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 2024

	<u>Non-bank private sector</u>				<u>Total</u>
	<u>Banks</u>	<u>Official sectors</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	
- Developed countries	748,623,801	35,070	155,687,665	4,463,501,873	5,367,848,409
- Offshore centres	1,043,524,631	-	-	1,215,011,826	2,258,536,457
of which: Hong Kong	22,280,151	-	-	350,547,292	372,827,443
of which: Singapore	1,021,244,479	-	-	583,853,884	1,605,098,363
- Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	23,567,759	490,254,458	513,822,217
- Developing Africa and Middle East	677,090,013	-	204,503,884	76,679,233	958,273,130
- Developing Asia and Pacific	3,231,468,511	-	39,240,813	9,191,793,956	12,462,503,280
of which: China	417,229,543	-	-	330,965,605	748,195,148
of which: Korea	2,286,204,081	-	39,240,813	8,071,294,176	10,396,739,070
	<u>5,700,706,956</u>	<u>35,070</u>	<u>423,000,121</u>	<u>15,437,241,346</u>	<u>21,560,983,493</u>

At 31 Dec 2023

	<u>Non-bank private sector</u>				<u>Total</u>
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	
- Developed countries	1,536,055,399	201,471	216,797,927	2,991,308,609	4,744,363,406
- Offshore centres	1,687,456,378	-	-	1,157,224,352	2,844,680,730
of which: Hong Kong	116,829,326	-	-	321,663,732	438,493,058
of which: Singapore	1,570,627,052	-	-	526,491,475	2,097,118,527
- Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	23,651,630	272,633,705	296,285,335
- Developing Africa and Middle East	669,140,665	-	283,197,815	213,889,102	1,166,227,582
- Developing Asia and Pacific	5,394,663,017	-	39,354,757	11,375,638,635	16,809,656,409
of which: China	1,718,259,430	-	-	855,928,218	2,574,187,648
of which: Korea	2,522,636,952	-	39,354,757	9,473,551,373	12,035,543,082
	<u>9,287,315,459</u>	<u>201,471</u>	<u>563,002,129</u>	<u>16,010,694,403</u>	<u>25,861,213,462</u>

Woori Bank, Hong Kong Branch
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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 2024

	HK\$ million				Total
	USD	EUR	AUD	Others	
Spot assets	30,115	2,231	699	206	33,251
Spot liabilities	(30,121)	(2,223)	(697)	(206)	(33,247)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>(6)</u>	<u>8</u>	<u>2</u>	<u>-</u>	<u>4</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

At 31 Dec 2023

	HK\$ million				Total
	USD	EUR	AUD	Others	
Spot assets	36,208	1,404	547	94	38,253
Spot liabilities	(36,215)	(1,398)	(546)	(93)	(38,252)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	<u>(7)</u>	<u>6</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
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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 2024</u>	<u>At 31 Dec 2023</u>
Contingent liabilities and commitments		
- Direct credit substitutes	147,058,237	182,178,100
- Transaction-related contingencies	-	-
- Trade-related contingencies	5,718,921	3,657,570
- 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	4,494,403,680	4,292,865,264
- 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 2024</u>	<u>At 31 Dec 2023</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 2024</u>	<u>At 31 Dec 2023</u>
- Exchange rate-related derivative contracts	-	-
- Interest rate derivative contracts	-	-

No bilateral netting arrangements for the above derivative transactions.

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V Liquidity

	2nd Quarter ended 30 Jun 2024	2nd Quarter ended 30 Jun 2023
The average liquidity maintenance ratio for the period *	84.82%	125.90%
Calculation period	Apr ~ Jun 2024	Apr ~ Jun 2023

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.

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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 2024</u>	<u>At 31 Dec 2023</u>
(a) Capital and Capital Adequacy		
Risk-based ratios:		
(i) Capital adequacy ratio	16.00%	15.80%
(ii) Total share capital	21,377,178	21,377,178
(iii) Total amount of shareholder funds	197,566,048	187,734,682
(b) Other Financial Information		
(i) Total assets	2,859,083,755	2,799,353,569
(ii) Total liabilities	2,661,517,707	2,611,618,887
(iii) Total loans and advances	2,176,638,561	2,097,515,458
(iv) Total deposits (including banks)	2,018,847,667	2,011,152,333
	<u>Half-year ended</u> <u>30 Jun 2024</u>	<u>Half-year ended</u> <u>30 Jun 2023</u>
(v) Pre-tax profit	13,440,135	12,074,199

1 In VI(a)(i) the capital adequacy ratio as at 30 June 2024 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 2024 is 177.90.

6 Section VI - Bank information (Consolidated Basis) was prepared in accordance with the information as at 30 June 2024 which is the latest information available for public.