



WOORIBank

Hong Kong Branch

(Incorporated in Republic of Korea with Limited Liability)

Unaudited Disclosure Statement
as of 30 June 2026

Statement of compliance

We have prepared this unaudited Disclosure Statement of Woori Bank, Hong Kong Branch ("the Branch") as of 30 June 2026. 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
21 September 2026

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2026
Branch Information (Hong Kong office only)

Profit and loss information

	Half-year ended 30 Jun 2026 HKD '000	Half-year ended 30 Jun 2025 HKD '000
Income		
Interest income	841,232	860,529
Interest expense	(717,886)	(721,230)
Net interest income	123,346	139,299
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	877	558
	877	558
- 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	-	-
	-	-
- Net fees and commission income	-	-
- Fees and commission income	68,619	26,952
- Fees and commission expenses	(3,973)	(3,954)
	64,646	22,998
- Others	-	-
- Dividend from subsidiary/associated companies and other equity investments	-	-
- Gains less losses on securities held for non-trading purposes	-	800
- Other income	-	-
	-	800
Total other operating income	65,523	24,356
Total operating income	188,869	163,655
Expenses		
Operating expenses		
- Staff expenses	(11,125)	(10,736)
- Rental expenses	(3,778)	(4,128)
- Other operating expenses	(7,917)	(3,011)
- Net charge for other provisions	979	1,348
Total Operating expenses	(21,841)	(16,527)
Operating profit before impairment losses	167,028	147,128
Impairment losses and provisions for impaired loans and receivables		
- Collective provisions	5,225	10,795
- Specific provisions	(277,702)	-
	(272,477)	10,795
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit / (Loss) before taxation	(105,449)	157,923
Tax expense or tax income	16,675	(30,712)
Profit / (Loss) after taxation	(88,774)	127,211

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Balance sheet information

	<u>At 30 Jun 2026</u>	<u>At 31 Dec 2025</u>
	HKD '000	HKD '000
Assets		
Cash and balances with banks	240,899	47,756
Placements with banks which have a residual contractual maturity		
- not more than 1 month	1,359,880	1,599,087
- more than 1 month but not more than 1 year	1,904,269	2,552,630
- more than 1 year	193,760	56,429
	<u>3,457,909</u>	<u>4,208,146</u>
Amount due from overseas offices of Woori Bank	10,819,467	10,095,902
Trade bills	3,321,824	2,284,382
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables		
- Loans and advances to customers	13,924,920	14,456,267
- Loans and advances to banks and other financial institutions	196,020	194,525
- Accrued interest and other accounts	283,490	241,494
- Provisions for impaired loans and receivables		
- Collective provisions for impaired loans and advances to customers	(63,457)	(69,192)
- Collective provisions for impaired loans and advances to banks	(391)	(388)
- Specific provisions for impaired loans and advances to customers	-	-
- Specific provisions for impaired loans and advances to banks	-	-
	<u>14,340,582</u>	<u>14,822,706</u>
Investment securities		
- Available-for-sale investments	3,081,303	2,798,358
- Held-to-maturity investments	78,287	231,175
	<u>3,159,590</u>	<u>3,029,533</u>
Property, plant and equipment and investment properties	759	754
Total assets	<u>35,341,030</u>	<u>34,489,179</u>
Liabilities		
Deposits and balances from banks	5,588,269	4,332,985
Deposits from customers		
- Demand deposits and current accounts	4,269	4,092
- Savings deposits	296,171	335,258
- Time, call and notice deposits	1,332,627	1,656,402
	<u>1,633,067</u>	<u>1,995,752</u>
Amount due to overseas offices of Woori Bank	961,894	1,118,294
Certificates of deposit issued	8,995,531	8,206,848
Issued debt securities	1,411,342	-
Other negotiable debt instruments issued	16,453,780	18,303,635
Other liabilities	288,447	519,661
Provisions	8,700	12,004
Total liabilities	<u>35,341,030</u>	<u>34,489,179</u>

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2026

I Additional Balance Sheet Information

(a) Impaired loans and advances

At 30 Jun 2026

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

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

At 31 Dec 2025

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

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

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2026

I Additional Balance Sheet Information *(continued)*

(b) Overdue and rescheduled assets

Overdue advances	At 30 Jun 2026		At 31 Dec 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	-		-	

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I Additional Balance Sheet Information *(continued)*

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

Rescheduled advances	At 30 Jun 2026		At 31 Dec 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 30 June 2026

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 2026		At 31 Dec 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	322,257	-	326,804	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	308,143	-	241,212	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	-	21,242	-
- Recreational activities	-	-	-	-
- Information technology	-	-	-	-
- Others	-	-	-	-
Sub-total	630,400	-	589,258	-
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	630,400	-	589,258	-
Trade finance	-	-	-	-
Loans and advances for use outside Hong Kong	13,294,520	290,109	13,867,009	287,898
	13,924,920	290,109	14,456,267	287,898

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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 2026

	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	4,692,807	-	-	-	23,754
of which: Hong Kong	630,400	-	-	-	6,914
of which: Korea	1,757,409	-	-	-	8,748
of which: Vietnam	952,086	-	-	-	2,318
- Africa	543,573	-	-	-	2,650
- Caribbean	313,632	-	-	-	2,114
- Middle East	2,843,377	-	-	-	3,345
of which: Qatar	2,337,981	-	-	-	1,370
- North America	2,286,652	-	-	-	15,280
of which: United States	2,286,652	-	-	-	15,280
- Latin America	942,600	-	-	-	6,353
of which: Chile	942,600	-	-	-	6,353
- Western Europe	2,302,279	-	-	-	9,961
Total	13,924,920	-	-	-	63,457

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
of which: Hong Kong	589,257	-	-	-	6,346
of which: Korea	1,850,500	-	-	-	10,858
of which: Vietnam	867,775	-	-	-	1,779
- Africa	611,738	-	-	-	3,087
- Caribbean	385,161	-	-	-	2,596
- Middle East	2,830,467	-	-	-	2,376
of which: Qatar	2,320,162	-	-	-	1,360
- North America	2,213,544	-	-	-	15,799
of which: United States	2,213,544	-	-	-	15,799
- Latin America	940,901	-	-	-	5,328
of which: Chile	940,901	-	-	-	5,328
- Western Europe	2,561,401	-	-	-	14,430
Total	14,456,267	-	-	-	69,192

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2026

I Additional Balance Sheet Information *(continued)*

(e) Mainland activities

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

At 30 Jun 2026

<u>Types of counterparties</u>	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	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	16,466	16,466
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	-	70,567	70,567
7. Other counterparties where the exposures are considered by the Branch to be non-bank Mainland China exposures	260,431	-	260,431
Total	<u>260,431</u>	<u>87,033</u>	<u>347,464</u>
Total assets after provisions	<u>35,332,330</u>		
On-balance sheet exposures as percentage of total assets	<u>0.74%</u>		

At 31 Dec 2025

<u>Types of counterparties</u>	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	<u>510,802</u>	<u>96,251</u>	<u>607,053</u>
Total assets after provisions	<u>34,477,175</u>		
On-balance sheet exposures as percentage of total assets	<u>1.48%</u>		

Woori Bank, Hong Kong Branch

Financial Disclosure as of 30 June 2026

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 2026

	Non-bank private sector				
	Banks	Official sectors	Non-bank financial institutions	Non-financial private sector	Total
	HKD '000	HKD '000	HKD '000	HKD '000	HKD '000
- Developed countries	442,041	706,287	-	4,465,151	5,613,479
of which: USA	46,002	706,287	-	2,296,718	3,049,007
- Offshore centres	72,873	-	-	948,434	1,021,307
of which: Hong Kong	72,194	-	-	112,321	184,515
Developing Europe	-	-	-	-	-
- Developing Latin America and Caribbean	-	-	-	953,318	953,318
of which: Chile	-	-	-	953,318	953,318
- Developing Africa and Middle East	-	-	-	2,848,012	2,848,012
of which: Qatar	-	-	-	2,339,762	2,339,762
- Developing Asia and Pacific	1,625,478	-	-	5,549,588	7,175,066
of which: China	512	-	-	28,871	29,383
of which: Korea	1,426,595	-	-	4,911,258	6,337,853
	2,140,392	706,287	-	14,764,503	17,611,182

At 31 Dec 2025

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

Woori Bank, Hong Kong Branch

Financial Disclosure as of 30 June 2026

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 2026

	HKD million				
	USD	EUR	AUD	Others	Total
Spot assets	32,337	1,798	753	403	35,291
Spot liabilities	(32,354)	(1,784)	(751)	(401)	(35,290)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (net short) position	(17)	14	2	2	1
Net structural position	-	-	-	-	-

At 31 Dec 2025

	HKD million				
	USD	EUR	AUD	Others	Total
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	2	9	2	1	14
Net structural position	-	-	-	-	-

Woori Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2026

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 2026</u>	<u>At 31 Dec 2025</u>
	HKD '000	HKD '000
Contingent liabilities and commitments		
- Direct credit substitutes	889,730	826,104
- Transaction-related contingencies	-	-
- Trade-related contingencies	9,766	8,710
- 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	2,002,341	3,646,124
- 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 2026</u>	<u>At 31 Dec 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 30 Jun 2026</u>	<u>At 31 Dec 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

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V Liquidity

	2nd Quarter ended 30 Jun 2026	2nd Quarter ended 30 Jun 2025
The average liquidity maintenance ratio for the period *	81.67%	81.38%
Calculation period	Apr ~ Jun 2026	Apr ~ Jun 2025

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.

(a) Capital and Capital Adequacy	At 30 Jun 2026	At 31 Dec 2025
	HKD million	HKD million
Risk-based ratios:		
(i) Capital adequacy ratio	16.50%	16.10%
(ii) Total share capital	19,342	19,342
(iii) Total amount of shareholder funds	207,936	192,569
(b) Other Financial Information		
(i) Total assets	3,230,832	3,059,294
(ii) Total liabilities	3,022,896	2,866,725
(iii) Total loans and advances	2,230,133	2,098,147
(iv) Total deposits (including banks)	1,923,138	1,915,467
	Half-year ended	Half-year ended
	30 Jun 2026	30 Jun 2025
	HKD million	HKD million
(v) Pre-tax profit	11,020	10,433

1 In VI(a)(i) the capital adequacy ratio as at 30 June 2026 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 2026 is 196.60.

6 Section VI - Bank information (Consolidated Basis) was prepared in accordance with the information as at 30 June 2026 which is the latest information available for public.