Woori Bank, Hong Kong Branch
(Incorporated in Republic of Korea with Limited Liability)

友利銀行香港分行
（於大韓民國註冊成立的股份有限公司）

Financial Disclosure as of 30 September 2026

Liquidity

	2026 Q3 2026.07 ~ 2026.09 3 months / 3個月	2026 Q2 2026.04 ~ 2026.06 3 months / 3個月
Average Liquidity Maintance Ratio ("LMR") * 平均流動性維持比率 *	66.05%	81.67%

The LMR was complied in accordance with the Banking (Liquidity) Rules issued by the HKMA.

* The average LMR 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.

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.

Statement of compliance

We have prepared this Financial Disclosure Statement of Woori Bank, Hong Kong Branch ("the Branch") for the quarter ended 30 September 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
友利銀行香港分行

Chief Executive
行政總裁

截至2026年9月30日止財務資料披露

流動資金

	2026 Q3 2026.07 ~ 2026.09 3 months / 3個月	2026 Q2 2026.04 ~ 2026.06 3 months / 3個月
Average Liquidity Maintance Ratio ("LMR") * 平均流動性維持比率 *	66.05%	81.67%

流動性維持比率乃按照金融管理局發出的《銀行業（流動性）規則》制定。

* 根據「認可機構流動資產狀況申報表」第一部分（II）所呈報，平均流動性維持比率是每個公曆月平均LMR的算術平均數。

流動資金風險管理

本分行已按照由金融管理局發出的監管政策手冊（LM2–穩健的流動資金風險管理系統及管控措施），在主要範疇內制定內部控制制度、政策和程序。資產負債管理委員會（"委員會"）包括本分行的高級管理人員，負責執行流動資金風險管理策略。有關資金和應急計劃的"資產負債管理政策"由委員會制定並作出定期檢討。

本分行每日監察在正常經營環境下所需資金淨額的現金流量。並根據壓力情況進行定期的現金流量分析；即本分行出現危機情況、香港整體市場出現危機情況、以及同時出現上述兩種情況。根據現金流量報告的結果，對現金狀況的穩健性作出分析並採取適當的行動對情況作出改善。不相稱程序的誤差範圍由本分行制訂並定期監察。

合規聲明

吾等按照於2007年1月1日生效之《銀行業條例》項下《銀行業（披露）規則》（第155M章），編製友利銀行香港分行（「本分行」）截至2026年9月30日季末之財務披露報表。

作為本分行的行政總裁，本人確認，就本人所知，披露報表聲明內所載資料，是根據《銀行業（披露）規則》的要求正確地編製，並與本分行的賬冊及記錄中所載資料相符。