



**WOORI GLOBAL MARKETS ASIA LIMITED**  
**友利投資金融有限公司**

**REGULATORY DISCLOSURE**

**FOR THE QUARTER ENDED**

**30 SEPT 2025**

# **WOORI GLOBAL MARKETS ASIA LIMITED**

## **REGULATORY DISCLOSURE**

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**KM1: Key prudential ratios**

|               |  | (a)              | (b)             | (c)             | (d)             | (e)              |
|---------------|--|------------------|-----------------|-----------------|-----------------|------------------|
|               |  | As at 30 Sept 25 | As at 30 Jun 25 | As at 31 Mar 25 | As at 31 Dec 24 | As at 30 Sept 24 |
|               | <b>Regulatory capital (US\$)</b>   |                  |                 |                 |                 |                  |
| 1 & 1a        | <b>Common Equity Tier 1 (CET1)</b>   | 171,697,893      | 166,724,349     | 161,835,257     | 158,884,209     | 154,662,795      |
| 2 & 2a        | <b>Tier 1</b>  | 171,697,893      | 166,724,349     | 161,835,257     | 158,884,209     | 154,662,795      |
| 3 & 3a        | <b>Total capital</b>   | 174,701,853      | 169,955,786     | 165,089,507     | 162,525,742     | 158,286,008      |
|               | <b>RWA (US\$)</b>  |                  |                 |                 |                 |                  |
| 4             | <b>Total RWA</b>   | 559,080,536      | 590,752,984     | 593,168,531     | 588,535,171     | 581,691,630      |
| 4a            | <b>Total RWA (pre-floor)</b>   | 559,080,536      | 590,752,984     | 593,168,531     | 588,535,171     | 581,691,630      |
|               | <b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>                 |                  |                 |                 |                 |                  |
| 5 & 5a        | <b>CET1 ratio (%)</b>  | 30.71%           | 28.22%          | 27.28%          | 27.00%          | 26.59%           |
| 5b            | <b>CET1 ratio (%) (pre-floor ratio)</b>  | 30.71%           | 28.22%          | 27.28%          | 27.00%          | 26.59%           |
| 6 & 6a        | <b>Tier 1 ratio (%)</b>  | 30.71%           | 28.22%          | 27.28%          | 27.00%          | 26.59%           |
| 6b            | <b>Tier 1 ratio (%) (pre-floor ratio)</b>  | 30.71%           | 28.22%          | 27.28%          | 27.00%          | 26.59%           |
| 7 & 7a        | <b>Total capital ratio (%)</b>   | 31.25%           | 28.77%          | 27.83%          | 27.62%          | 27.21%           |
| 7b            | <b>Total capital ratio (%) (pre-floor ratio)</b>                                     | 31.25%           | 28.77%          | 27.83%          | 27.62%          | 27.21%           |
|               | <b>Additional CET1 buffer requirements (as a percentage of RWA)</b>                  |                  |                 |                 |                 |                  |
| 8             | <b>Capital conservation buffer requirement (%)</b>                                   | 2.500%           | 2.500%          | 2.500%          | 2.500%          | 2.500%           |
| 9             | <b>Countercyclical capital buffer requirement (%)</b>                                | 0.637%           | 0.557%          | 0.548%          | 0.497%          | 0.489%           |
| 10            | <b>Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)</b> | 0.000%           | 0.000%          | 0.000%          | 0.000%          | 0.000%           |
| 11            | <b>Total AI-specific CET1 buffer requirements (%)</b>                                | 3.137%           | 3.057%          | 3.048%          | 2.997%          | 2.989%           |
| 12            | <b>CET1 available after meeting the AI's minimum capital requirements (%)</b>        | 20.25%           | 17.77%          | 16.83%          | 16.62%          | 16.21%           |
|               | <b>Basel III leverage ratio</b>  |                  |                 |                 |                 |                  |
| 13            | <b>Total leverage ratio (LR) exposure measure</b>                                    | 611,364,137      | 649,397,751     | 601,794,513     | 563,444,924     | 587,073,489      |
| 13a           | <b>LR exposure measure based on mean values of gross assets of SFTs</b>              | 611,364,137      | 661,856,191     | 601,898,381     | 563,583,923     | 578,437,845      |
| 14, 14a & 14b | <b>LR (%)</b>  | 28.08%           | 25.67%          | 26.89%          | 28.20%          | 26.34%           |
| 14c & 14d     | <b>LR (%) based on mean values of gross assets of SFTs</b>                           | 28.08%           | 25.19%          | 26.89%          | 28.19%          | 26.74%           |
|               | <b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>            |                  |                 |                 |                 |                  |
|               | <b>Applicable to category 1 institutions only:</b>                                   |                  |                 |                 |                 |                  |
| 15            | <b>Total high quality liquid assets (HQLA)</b>                                       | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
| 16            | <b>Total net cash outflows</b>   | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
| 17            | <b>LCR (%)</b>   | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
|               | <b>Applicable to category 2 institution only:</b>                                    |                  |                 |                 |                 |                  |
| 17a           | <b>LMR (%)</b>   | 106.85%          | 134.04%         | 143.42%         | 117.70%         | 112.15%          |
|               | <b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>                    |                  |                 |                 |                 |                  |
|               | <b>Applicable to category 1 institutions only:</b>                                   |                  |                 |                 |                 |                  |
| 18            | <b>Total available stable funding</b>  | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
| 19            | <b>Total required stable funding</b>   | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
| 20            | <b>NSFR (%)</b>  | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |
|               | <b>Applicable to category 2A institutions only:</b>                                  |                  |                 |                 |                 |                  |
| 20a           | <b>CFR (%)</b>   | Not applicable   | Not applicable  | Not applicable  | Not applicable  | Not applicable   |

The increase in total capital ratio in current quarter was mainly due to profit generated in current quarter and decrease in total risk weighted assets from repayment. The decrease in LMR over reporting period was mainly due to increase in qualifying liabilities resulted from increase in Company's bank borrowing maturing within LMR period.

**Template OV1: Overview of RWA**

| U/\$\$ |  | (a)              | (b)             | (c)                          |
|--------|--|------------------|-----------------|------------------------------|
|        |  | RWA              |                 | Minimum capital requirements |
|        |  | As at 30 Sept 25 | As at 30 Jun 25 | As at 30 Sept 25             |
| 1      | Credit risk for non-securitization exposures   | 492,865,418      | 522,722,387     | 39,429,233                   |
| 2      | Of which STC approach  | -                | -               | -                            |
| 2a     | Of which BSC approach  | 492,865,418      | 522,722,387     | 39,429,233                   |
| 3      | Of which foundation IRB approach   | -                | -               | -                            |
| 4      | Of which supervisory slotting criteria approach  | -                | -               | -                            |
| 5      | Of which advanced IRB approach   | -                | -               | -                            |
| 5a     | Of which retail IRB approach   | -                | -               | -                            |
| 5b     | Of which specific risk-weight approach   | -                | -               | -                            |
| 6      | Counterparty credit risk and default fund contributions  | -                | -               | -                            |
| 7      | Of which SA-CCR approach   | -                | -               | -                            |
| 7a     | Of which CEM   | -                | -               | -                            |
| 8      | Of which IMM(CCR) approach   | -                | -               | -                            |
| 9      | Of which others  | -                | -               | -                            |
| 10     | CVA risk   | -                | -               | -                            |
| 11     | Equity positions in banking book under the simple risk-weight method and internal models method  | N/A              | N/A             | N/A                          |
| 12     | Collective investment scheme ("CIS") exposures – look-through approach / third-party approach  | -                | -               | -                            |
| 13     | CIS exposures – mandate-based approach   | 38,831,990       | 38,318,642      | 3,106,559                    |
| 14     | CIS exposures – fall-back approach   | -                | -               | -                            |
| 14a    | CIS exposures – combination of approaches*   | -                | -               | -                            |
| 15     | Settlement risk  | -                | -               | -                            |
| 16     | Securitization exposures in banking book   | -                | -               | -                            |
| 17     | Of which SEC-IRBA  | -                | -               | -                            |
| 18     | Of which SEC-ERBA (including IAA)  | -                | -               | -                            |
| 19     | Of which SEC-SA  | -                | -               | -                            |
| 19a    | Of which SEC-FBA   | -                | -               | -                            |
| 20     | Market risk  | -                | -               | -                            |
| 21     | Of which STM approach  | -                | -               | -                            |
| 22     | Of which IMA   | -                | -               | -                            |
| 22a    | Of which SSTM approach   | -                | -               | -                            |
| 23     | Capital charge for moving exposures between trading book and banking book  | -                | -               | -                            |
| 24     | Operational risk   | 27,383,128       | 29,711,955      | 2,190,650                    |
| 24a    | Sovereign concentration risk   | -                | -               | -                            |
| 25     | Amounts below the thresholds for deduction (subject to 250% RW)  | -                | -               | -                            |
| 26     | Output floor level applied   | Not applicable   | Not applicable  | Not applicable               |
| 27     | Floor adjustment (before application of transitional cap)  | Not applicable   | Not applicable  | Not applicable               |
| 28     | Floor adjustment (after application of transitional cap)   | N/A              | N/A             | N/A                          |
| 28a    | Deduction to RWA   | -                | -               | -                            |
| 28b    | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital         | -                | -               | -                            |
| 28c    | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | -                | -               | -                            |
| 29     | Total  | 559,080,536      | 590,752,984     | 44,726,443                   |

N/A: Not applicable in the case of Hong Kong

Please refer to the disclosure template KM1 for the commentary on the total RWA.

**Template LR2: Leverage ratio**

|  |  | (a)                   | (b)                   |
|--|--|-----------------------|-----------------------|
|  |  | US\$                  |                       |
|  |  | As at 30 Sept 25      | As at 30 Jun 25       |
| <b>On-balance sheet exposures</b>                  |  |                       |                       |
| 1  | On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)  | 572,895,951           | 596,423,905           |
| 2  | Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard  | -                     | -                     |
| 3  | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts   | -                     | -                     |
| 4  | Less: Adjustment for securities received under SFTs that are recognised as an asset  | -                     | -                     |
| 5  | Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital  | -                     | -                     |
| 6  | Less: Asset amounts deducted in determining Tier 1 capital   | -                     | -                     |
| 7  | <b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>   | <b>572,895,951</b>    | <b>596,423,905</b>    |
| <b>Exposures arising from derivative contracts</b> |  |                       |                       |
| 8  | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)   | -                     | -                     |
| 9  | Add-on amounts for PFE associated with all derivative contracts  | -                     | -                     |
| 10   | Less: Exempted CCP leg of client-cleared trade exposures   | -                     | -                     |
| 11   | Adjusted effective notional amount of written credit derivative contracts  | -                     | -                     |
| 12   | Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit derivative contracts  | -                     | -                     |
| 13   | <b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>   | <b>-</b>              | <b>-</b>              |
| <b>Exposures arising from SFTs</b>                 |  |                       |                       |
| 14   | Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  | -                     | 24,285,280            |
| 15   | Less: Netted amounts of cash payables and cash receivables of gross SFT assets   | -                     | -                     |
| 16   | CCR exposure for SFT assets  | -                     | 4,584,150             |
| 17   | Agent transaction exposures  | -                     | -                     |
| 18   | <b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>  | <b>-</b>              | <b>28,869,430</b>     |
| <b>Other off-balance sheet exposures</b>           |  |                       |                       |
| 19   | Off-balance sheet exposure at gross notional amount  | 77,535,883            | 41,514,262            |
| 20   | Less: Adjustments for conversion to credit equivalent amounts  | (39,067,697)          | (17,409,846)          |
| 21   | Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital   | -                     | -                     |
| 22   | <b>Off-balance sheet items (sum of rows 19 to 21)</b>  | <b>38,468,186</b>     | <b>24,104,416</b>     |
| <b>Capital and total exposures</b>                 |  |                       |                       |
| 23   | <b>Tier 1 capital</b>  | <b>171,697,893</b>    | <b>166,724,349</b>    |
| 24   | <b>Total exposures (sum of rows 7, 13, 18 and 22)</b>  | <b>611,364,137</b>    | <b>649,397,751</b>    |
| <b>Leverage ratio</b>                              |  |                       |                       |
| 25 & 25a   | <b>Leverage ratio</b>  | <b>28.08%</b>         | <b>25.67%</b>         |
| 26   | <b>Minimum leverage ratio requirement</b>  | <b>10.00%</b>         | <b>10.00%</b>         |
| 27   | <b>Applicable leverage buffers</b>   | <b>Not applicable</b> | <b>Not applicable</b> |
| <b>Disclosure of mean values</b>                   |  |                       |                       |
| 28   | Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables                                     | -                     | 36,743,720            |
| 29   | Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables                        | -                     | 24,285,280            |
| 30 & 30a   | Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables) | 611,364,137           | 661,856,191           |
| 31 & 31a   | Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)  | 28.08%                | 25.19%                |

The change in leverage ratio over reporting period is mainly driven by change in investment of debt securities and loan and advances to customers.

**LIQ1: Liquidity Coverage Ratio – for category 1 institution**

The Company is not designated by the Hong Kong Monetary Authority as a category 1 institution; therefore, this disclosure template is not applicable to the Company.

**CR8: RWA flow statements of credit risk exposures under IRB approach**

The Company does not use IRB approach to calculate the credit risk for non-securitization exposures; therefore, this disclosure template is not applicable to the Company.

**CCR7: RWA flow statements of default risk exposures under IMM(CCR) approach**

The Company does not use the IMM(CCR) approach for measuring default risk exposures; therefore, this disclosure template is not applicable to the Company.

**MR2: Market risk under IMA**

The Company has an exemption from the calculation of market risk under section 22(1) of the Banking (Capital) Rules; therefore, this disclosure template is not applicable to the Company.

**CMS1: Comparison of modelled and standardized RWAs at risk level**

The Company does not use model-based approaches to calculate credit risk or market risk or both. Therefore, this disclosure template is not applicable to the Company.

**Template CVA4: RWA flow statements of CVA risk exposure under standardized CVA approach**

|   |  | (a) |
|---|--|-----|
| 1 | Total RWA for CVA risk at end of previous reporting period | -   |
| 2 | Total RWA for CVA risk at end of reporting period          | -   |

The Company has not engaged in transaction that gave rise to CVA risk exposure in the third quarter of 2025.