

Merujuk pada Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tanggal 31 Desember 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka dengan ini kami umumkan Laporan Keuangan Konsolidasi Woori Bank untuk tanggal dan periode 30 Juni 2024 yang disusun berdasarkan standar akuntansi keuangan Korea Selatan.

Woori Bank Korea adalah pemegang saham pengendali dari PT Bank Woori Saudara Indonesia 1906, Tbk. dengan kepemilikan saham sebesar 90.75%

WOORI BANK AND ITS SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF FINANCIAL POSITION
AS OF JUNE 30, 2024 AND DECEMBER 31, 2023

(Korean Won in millions)	June 30, 2024 (Unaudited)	December 31, 2023
ASSETS		
Cash and cash equivalents (Notes 4, 6 and 45)	23,167,900	29,286,730
Financial assets at fair value through profit or loss ("FVTPL") (Notes 4, 7, 11, 12, 18, 26 and 45)	22,397,798	20,561,927
Financial assets at fair value through other comprehensive income ("FVTOCI") (Notes 4, 8, 11, 12 and 18)	38,792,956	37,811,173
Securities at amortized cost (Notes 4, 9, 11, 12 and 18)	22,408,759	23,996,172
Loans and other financial assets at amortized cost (Notes 4, 10, 11, 12, 18 and 45)	356,475,477	340,740,764
Investments in associates (Note 13)	1,033,906	1,029,697
Investment properties (Note 14)	515,575	592,528
Properties and equipment (Notes 15 and 18)	2,976,243	2,728,961
Intangible assets (Note 16)	552,951	519,781
Assets held for sale (Note 17)	11,573	11,573
Current tax assets (Note 42)	68,548	152,898
Deferred tax assets (Note 42)	46,155	44,312
Derivative assets (Designated for hedging) (Notes 4, 11, 12 and 26)	3,301	698
Net defined benefit assets (Note 24)	103,889	221,545
Other assets (Notes 18, 19 and 45)	360,055	318,307
Total assets	<u>468,915,086</u>	<u>458,017,066</u>
LIABILITIES		
Financial liabilities at FVTPL (Notes 4, 11, 12, 20, 26 and 45)	7,428,967	6,023,306
Deposits due to customers (Notes 4, 11, 21 and 45)	356,054,189	353,851,379
Borrowings (Notes 4, 11, 12, 22 and 45)	25,983,357	25,254,732
Debentures (Notes 4, 11 and 22)	21,593,115	21,277,033
Provisions (Notes 23, 44 and 45)	539,468	705,964
Net defined benefit liability (Note 24)	2,525	2,426
Current tax liabilities (Note 42)	128,095	58,085
Deferred tax liabilities (Note 42)	698,027	479,614
Derivative liabilities (Designated for hedging) (Notes 4, 11, 12, and 26)	150,532	135,263
Other financial liabilities (Notes 4, 11, 12, 25 and 45)	28,808,989	23,230,152
Other liabilities (Notes 25 and 45)	264,180	295,660
Total liabilities	<u>441,651,444</u>	<u>431,313,614</u>
EQUITY		
Owners' equity:	27,149,605	26,581,075
Share capital (Note 28)	3,581,392	3,581,392
Hybrid securities (Note 29)	1,546,447	1,546,447
Capital surplus (Note 28)	1,108,450	1,096,194
Other equity (Note 30)	(1,512,639)	(1,568,050)
Retained earnings (Notes 31 and 32)	22,425,955	21,925,092
(Regulatory reserve for credit loss)	(1,905,354)	(2,307,974)
(Regulatory reserve for credit loss to be reversed (provisioned for))	(115,935)	402,620
(Planned reversal of (provision for) regulatory reserve for credit loss)	(115,935)	402,620
Non-controlling interests	114,037	122,377
Total equity	<u>27,263,642</u>	<u>26,703,452</u>
Total liabilities and equity	<u>468,915,086</u>	<u>458,017,066</u>

WOORI BANK AND ITS SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH AND SIX-MONTH PERIODS ENDED JUNE 30, 2024 AND 2023

(Korean Won in millions, except for per share data)	Periods ended June 30, 2024 (Unaudited)		Periods ended June 30, 2023 (Unaudited)	
	Three-month	Six-month	Three-month	Six-month
Interest income	4,823,263	9,686,530	4,495,197	8,884,570
Financial assets at FVTPL	39,583	78,272	26,798	52,024
Financial assets at FVTOCI	322,136	626,636	228,548	436,796
Financial assets at amortized cost	4,461,544	8,981,622	4,239,851	8,395,750
Interest expense	(2,946,801)	(5,934,919)	(2,630,355)	(5,127,268)
Net interest income (Notes 11, 34 and 45)	<u>1,876,462</u>	<u>3,751,611</u>	<u>1,864,842</u>	<u>3,757,302</u>
Fees and commissions income	305,802	615,719	275,541	552,504
Fees and commissions expense	(47,907)	(94,129)	(55,494)	(108,110)
Net fees and commissions income (Notes 11, 35 and 45)	<u>257,895</u>	<u>521,590</u>	<u>220,047</u>	<u>444,394</u>
Dividend income (Notes 11, 36 and 45)	93,330	172,048	43,951	95,650
Net gain on financial instruments at FVTPL (Notes 11, 37 and 45)	352,306	878,189	124,873	351,012
Net gain (loss) on financial assets at FVTOCI (Notes 11 and 38)	18,039	38,515	(730)	(398)
Net gain on financial assets at amortized cost (Note 11)	76,561	87,569	24,875	50,694
Net gain on disposals of loans and other financial assets at amortized cost	76,561	87,569	24,875	50,694
Provision for expected credit loss allowance (Notes 11, 39 and 45)	(180,578)	(367,433)	(360,464)	(440,194)
General and administrative expenses (Notes 40 and 45)	(885,482)	(1,761,374)	(853,662)	(1,742,049)
Other net operating expenses (Notes 40 and 45)	(450,807)	(1,086,145)	(248,391)	(559,666)
Operating income	<u>1,157,726</u>	<u>2,234,570</u>	<u>815,341</u>	<u>1,956,745</u>
Gain on valuation of investments in associates (Note 13)	23,733	24,387	59,580	61,878
Net other non-operating expenses	(38,327)	(48,218)	(79,443)	(67,474)
Non-operating expenses (Notes 13 and 41)	<u>(14,594)</u>	<u>(23,831)</u>	<u>(19,863)</u>	<u>(5,596)</u>
Net income before income tax expense	<u>1,143,132</u>	<u>2,210,739</u>	<u>795,478</u>	<u>1,951,149</u>
Income tax expense (Note 42)	(256,304)	(531,922)	(182,710)	(473,248)
Net income	<u>886,828</u>	<u>1,678,817</u>	<u>612,768</u>	<u>1,477,901</u>
(Net income after the reversal (provision) of regulatory reserve for credit loss for the six-month periods ended June 30, 2024 and 2023 are 1,562,882 million Won and 1,663,479 million Won, respectively)				
(Net income after the reversal (provision) of regulatory reserve for credit loss for the three-month periods ended June 30, 2024 and 2023 are 813,317 million Won and 853,668 million Won, respectively)				
Net gain (loss) on valuation of equity securities at FVTOCI	(30,275)	(85,285)	51,018	131,268
Net gain on credit risk fluctuation of financial liabilities designated to be measured at FVTPL	391	837	-	-
Remeasurement gain (loss) related to defined benefit plan	(29,791)	(50,004)	31,381	(57,655)
Changes in capital due to equity method	(129)	(1,562)	(743)	2,957
Items that will not be reclassified to profit or loss	<u>(59,804)</u>	<u>(136,014)</u>	<u>81,656</u>	<u>76,570</u>
Net gain (loss) on valuation of debt securities at FVTOCI	64,962	45,770	(46,134)	190,920
Changes in capital due to equity method	1,357	(3,441)	716	2,655
Gain (loss) on foreign currency translation of foreign operations	91,090	213,086	(16,606)	150,907
Loss on evaluation of hedge of net investment in foreign operations	(26,961)	(63,449)	(5,722)	(28,928)
Items that may be reclassified to profit or loss	<u>130,448</u>	<u>191,966</u>	<u>(67,746)</u>	<u>315,554</u>
Other comprehensive income, net of tax (Note 30)	<u>70,644</u>	<u>55,952</u>	<u>13,910</u>	<u>392,124</u>
Total comprehensive income	<u>957,472</u>	<u>1,734,769</u>	<u>626,678</u>	<u>1,870,025</u>
Net income attributable to:	<u>886,828</u>	<u>1,678,817</u>	<u>612,768</u>	<u>1,477,901</u>
Net income attributable to owners	884,040	1,673,512	610,260	1,471,973
Net income attributable to non-controlling interests	2,788	5,305	2,508	5,928
Total comprehensive income attributable to:	<u>957,472</u>	<u>1,734,769</u>	<u>626,678</u>	<u>1,870,025</u>
Comprehensive income attributable to owners	955,449	1,727,153	622,700	1,852,380
Comprehensive income attributable to non-controlling Interests	2,023	7,616	3,978	17,645
Earnings per share (Note 43)				
Basic and diluted earnings per share (Unit : In Korean Won)	1,197	2,284	889	1,979

Seoul, Korea
August 14, 2024

Board of Directors
Woori Bank and Its Subsidiaries