

2022 First Half Business Results

July, 2022



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II. 2022 First Half Financial Analysis

III. Key Subsidiaries

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Disclaimer

This material has been prepared by Woori Financial Group ("the Company") to provide an overview of business results. This material contains certain preliminary data which has not yet been audited. It also contains forward-looking statements which may be materially different from what we predict today. Accordingly, this material may differ significantly from the actual result and is subject to change without notice. The Company, and its affiliates, accept no liability whatsoever for any losses arising from any information contained in this material.

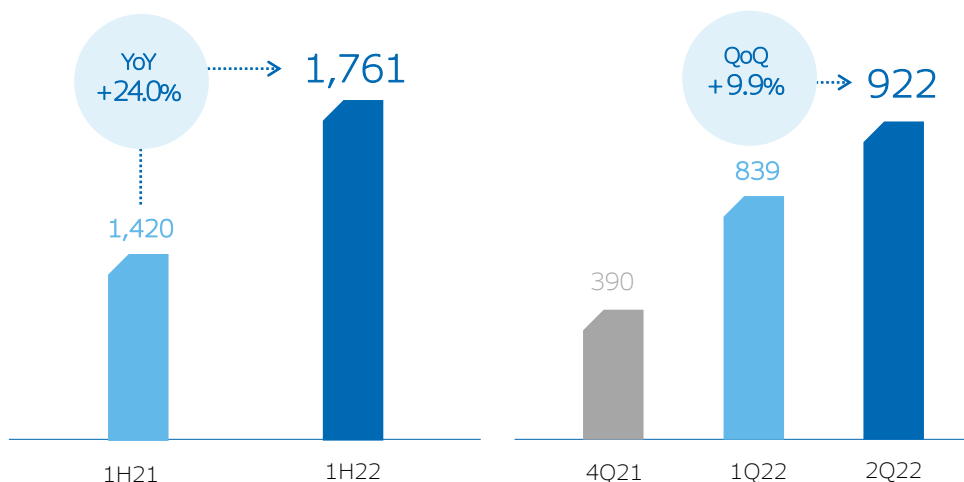
- Numbers presented throughout this material may not add up precisely to the totals indicated due to rounding.

I. 2022 1H Financial Highlights (1) Overview

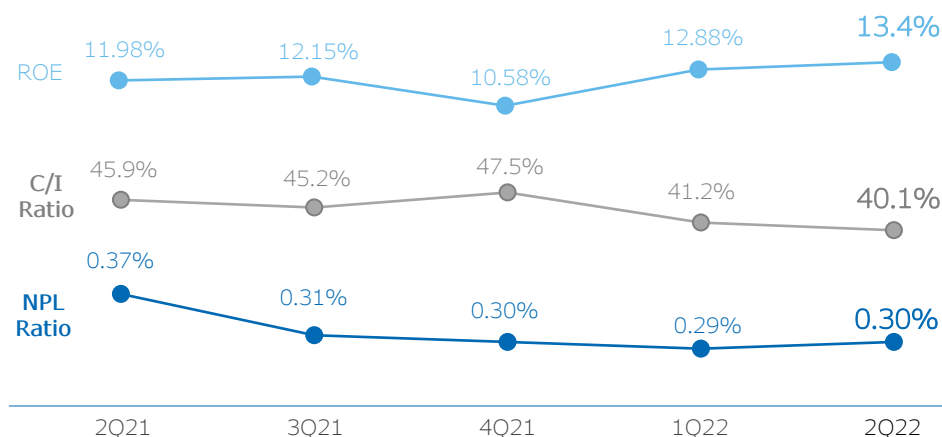
Group Net Income

Net Income (Controlling Interests)

Won in billions



Key Financial Indicators



* ROE(Cumulative) : Consolidated basis, annualized figures

** C/I Ratio (Cumulative) : Consolidated basis (4Q21 : Excludes ERP expenses)

KEY HIGHLIGHTS

Net Income

1H **1,761** bn
2Q **922** bn

+ Highest Half Year Earnings

- Balanced growth of Interest Income & Non-Interest Income
- Higher Earnings Contribution from Non-Banks (Early 2019: 10% → 1H22: 18.5%)
- Effective cost management

+ 2022 Interim Dividend, DPS 150 Won

- Active shareholder return policy & Prudent capital management

Net Operating Revenue

1H **4,886** bn
2Q **2,515** bn

+ Increase of 20.8% YoY

+ Balanced growth of Interest Income & Non-Interest Income

- Interest Income: Solid loan growth driven by corporate loans and Enhanced profit generating capabilities
- Non-Interest Income: Positive effects from group synergies and Increased IB revenue through strengthened CIB business

SG&A Expense (C/I Ratio 40.1%)

1H **1,957** bn
2Q **980** bn

+ Stable SG&A Expense Management

- C/I Ratio 40.1% (YoY -5.8%p)
- Strong net operating income & Effective cost management
- Continued Group-Wide Efforts to Manage Expenses
- Active Management of SG&A expenses through branch network reorganization, etc
- Continued investment in digital for sustainable growth

Credit Cost (Credit Cost ratio 0.29%)

1H **497** bn
2Q **331** bn

+ Building Reserves Given the Increase in Macro Uncertainty

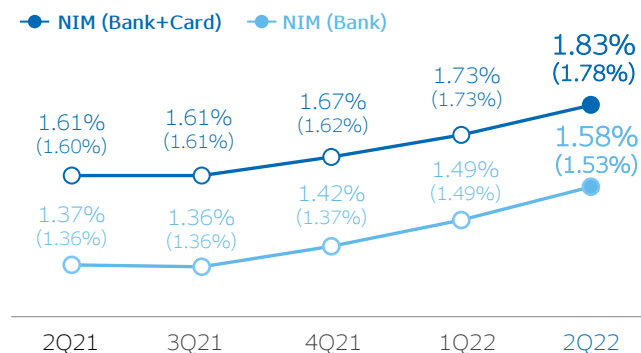
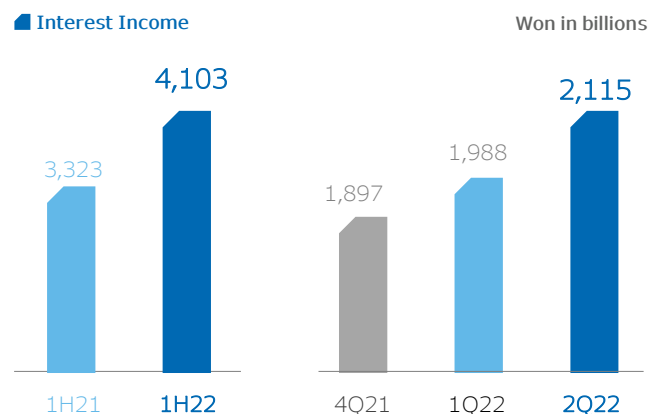
- Provisions to reflect economic outlook: 131 bn
- Stable Normalized Credit Cost Ratio (0.19%)

+ Maintaining Sound Asset Quality

- NPL Ratio: 0.30%
- NPL Coverage Ratio: 210.3%
- Delinquency Ratio: Group 0.21%/Bank 0.18%

I. 2022 1H Financial Highlights (2) Overview

Interest Income / NIM



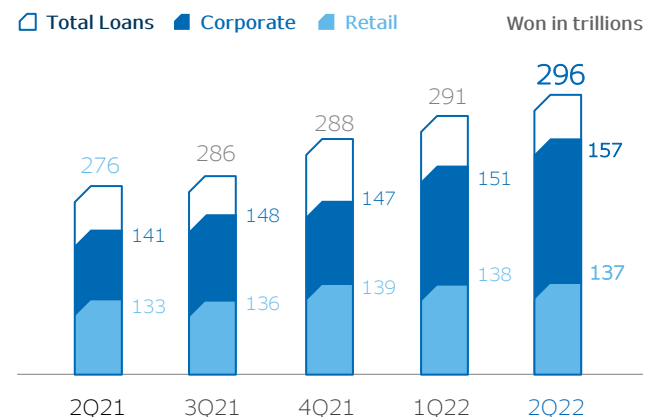
*Quarterly basis, Cumulative NIM in ()

+ Net Interest Income 1H 4,103 bn (YoY+23.5%)
2Q 2,115 bn (QoQ +6.4%)

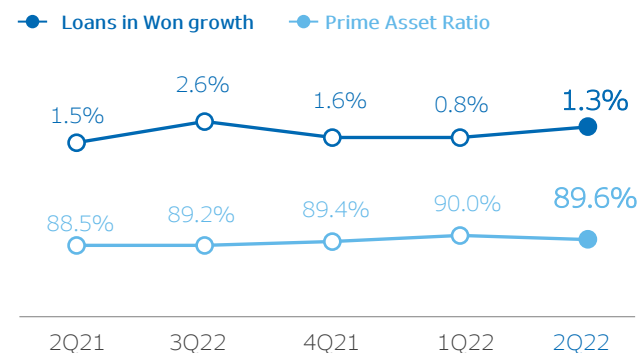
+ Group NIM 1.83% (QoQ+10bp), Bank NIM 1.58% (QoQ+9bp)

- Solid loan growth driven by corporate loans
- Enhanced profit generating capabilities

Loans (Bank)



* FSS NPL reporting standards



Prime Asset : Corporate loans in Won (Excludes deposit-backed loans, etc.)

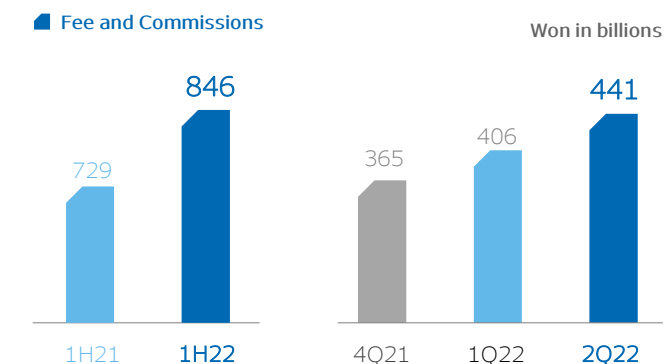
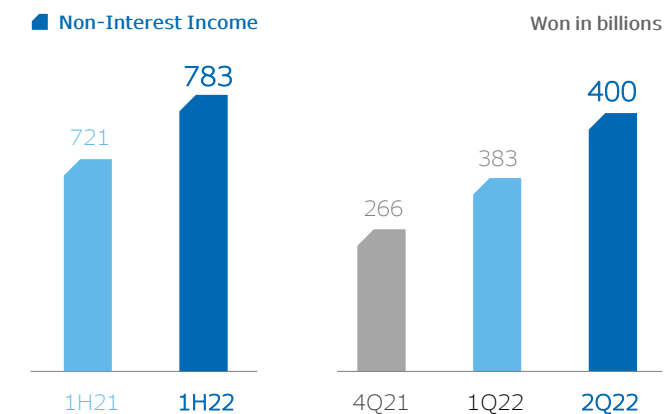
+ Total Loans(Bank) : 296 tn (YTD +2.9%, QoQ +1.7%)

Corporate 157 tn (YTD +6.8%, QoQ +3.4%)
Retail 137 tn (YTD - 1.6%, QoQ -0.7%)

+ Loan Portfolio Management Oriented towards Capital Adequacy and Asset Quality

- Prime asset ratio : 89.6% (2015 : 69.5%)
- Management of continued large corp. loans : Portion 13.4% (2015 : 21.0%)

Non-Interest Income



+ Non-Interest Income 1H 783 bn (YoY+8.6%)
2Q 400 bn (QoQ +4.4%)

- Non-Banks acquisition effect & Upgraded profitability
- Increased IB revenue through strengthened CIB business

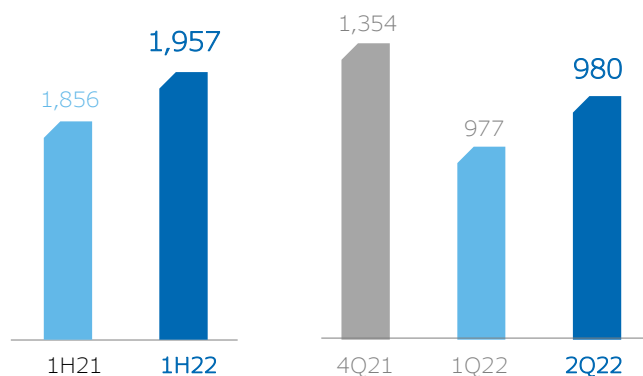
+ Fee and Commissions : 1H 846 bn, 2Q 441 bn

- Group-wide solid growth (YoY+16.0%, QoQ+8.6%)
- Positive effects from group synergies (Capital, Card, Asset Trust, etc.)

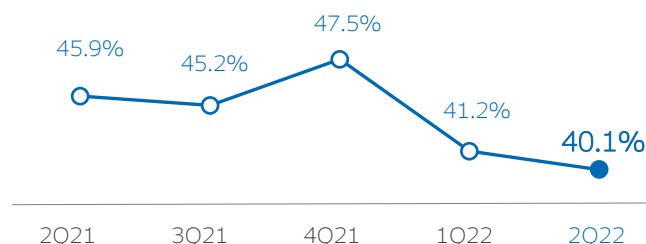
I. 2022 1H Financial Highlights (3) Overview

SG&A Expense

SG&A Expense Won in billions



Cost-to-Income Ratio (Cumulative)



* Cost-to-Income Ratio = SG&A Expense / Net Operating Revenue (Interest Income + Non-Interest Income)
- 4Q21 : Excludes ERP Expenses

+ SG&A Expense 1H 1,957 bn (YoY+5.4%)
2Q 980 bn (QoQ +0.3%)

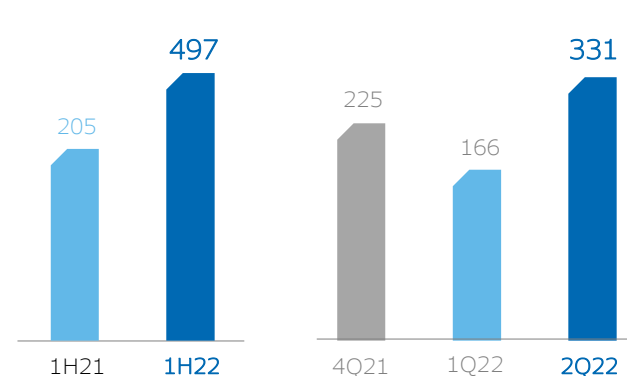
+ Group C/I Ratio : 40.1% (YoY -5.8%p, QoQ -1.1%p)

+ Continued Group-Wide Effort on Cost Effectiveness

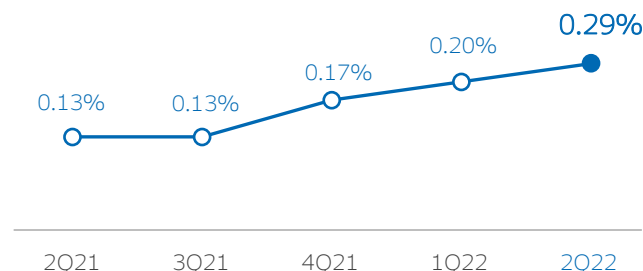
- Active management of SG&A expenses through branch network reorganization, etc
- Continued investment in digital for sustainable growth

Credit Cost

Credit Cost Won in billions



Credit Cost Ratio (Cumulative)



* Cost Ratio = Credit Cost / Average total credit balance (Annualized figures)

+ Credit Cost 1H 497 bn (YoY+142.2%)
2Q 331 bn (QoQ +99.4%)

+ Group Credit Cost : 0.29% (Normalized : 0.19%)

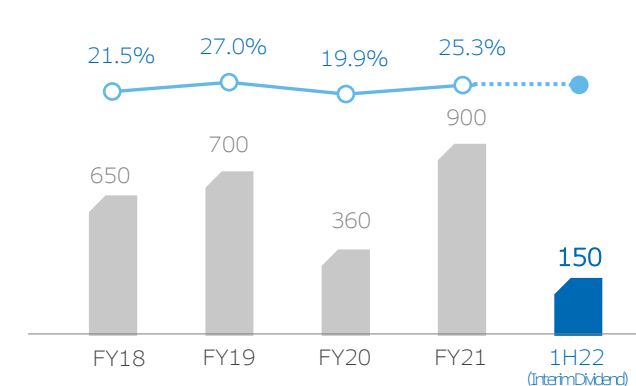
- Provisions to reflect economic outlook (131 bn)

+ Maintaining Stable Asset Quality

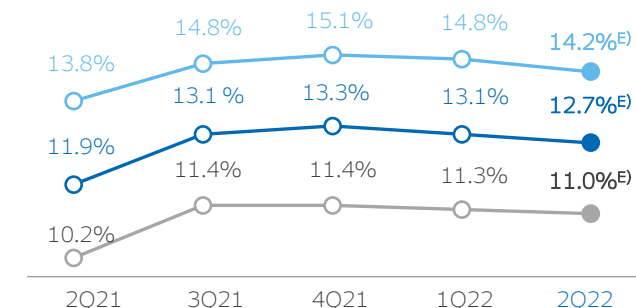
- NPL Ratio : 0.30%, Delinquency Ratio : 0.21%, NPL Coverage Ratio : 210.3%

Dividend / Capital Adequacy

DPS Payout Ratio Won



BIS Ratio Tier 1 Ratio CET1 Ratio



+ 2022 Interim Dividend Payment (DPS 150 Won)

- Active shareholder return policy & Prudent capital management

+ Group CET1 Ratio : 11.0%(E) (After Interim Dividend)

- Strengthening efforts to improve capital adequacy - RWA management, etc.

II. 2022 1H Financial Analysis (1) Group Overview



	Group (Consol.)	Woori Bank	Woori Card	Woori Financial Capital	Woori Investment Bank	Woori Asset Trust	Woori Savings Bank	Woori Asset Mgm't	Woori Finance F&I ⁴⁾	Woori Credit Information	Woori Fund Service	WooriPE Asset Mgm't	Woori Global Asset Mgm't	Woori FIS	Woori Finance Research Institute
Net Income¹⁾ (Wbn)	1,761.4	1,554.5	134.3	124.9	45.3	40.2	9.0	-0.1	-0.2	1.0	2.1	1.4	-0.2	-11.5	-0.2
Total Asset²⁾ (Wtn)	644.0	519.1	15.7	12.6	5.4	50.3	1.7	29.6	0.2	0.0	0.0	0.9	8.7	0.1	0.0
Shareholder's Equity³⁾ (Wbn)	27,026	24,011	2,368	1,482	628	207	228	121	200	33	21	89	28	34	3
Ownership	Strategic Shareholder's Group 21.0% ⁵⁾	100%	100%	100%	58.7%	51.0%	100%	73.0%	100%	100%	100%	100%	100%	100%	100%

· As of Jun 30, 2022 (K-IFRS)

Note 1) Net income attributable to controlling interests (consolidated basis)

Note 2) Including trust account & AUM

Note 3) Excluding non-controlling interests

Note 4) Acquired in 1Q 2022

Note 5) IMM, Kiwoom Securities, Korea Investment & Securities, Fubon Life Insurance, Eugene PE (As of the end of Jun 2022)

II. 2022 1H Financial Analysis (2) Financial Statements

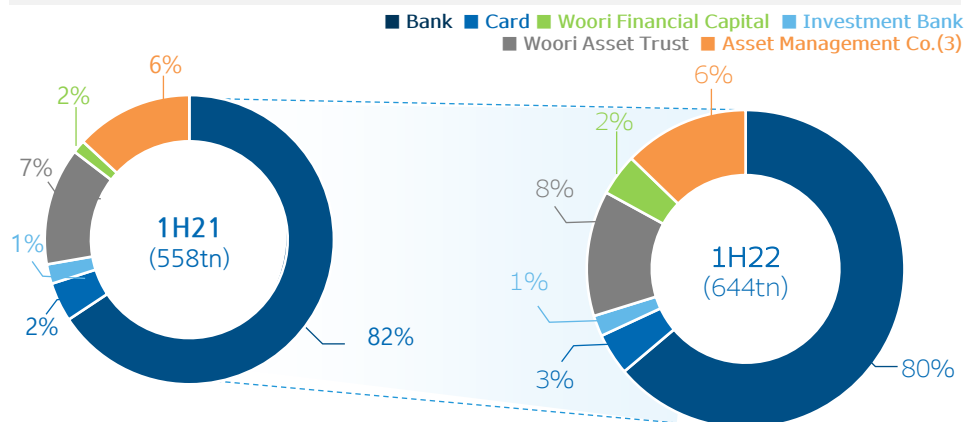
Group Consolidated Income Statement

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Operating Revenue	4,886	4,044	20.8	2,515	2,371	6.1
Interest Income	4,103	3,323	23.5	2,115	1,988	6.4
Non-Interest Income	783	721	8.6	400	383	4.4
SG&A (-)	1,957	1,856	5.4	980	977	0.3
PPOP	2,929	2,188	33.9	1,535	1,394	10.1
Impairment on Credit Loss (-)	497	205	142.4	331	166	99.4
Operating Income	2,432	1,983	22.6	1,204	1,228	-2.0
Non-Operating Income	36	34	5.9	99	-63	NA
Income before Corp. Tax	2,468	2,017	22.4	1,303	1,165	11.8
Corp. Tax (-)	609	480	26.9	316	293	7.8
Net Income	1,859	1,537	20.9	986	873	12.9
Controlling Interests	1,761	1,420	24.0	922	839	9.9
Non-controlling Interests	98	117	-16.2	65	33	97.0

Group Statement of Financial Position

Won in trillions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Total Assets	485.0	447.2	8.5	465.7	4.1
Financial Assets	76.7	69.7	10.0	74.2	3.4
Loans and Receivables	389.4	361.9	7.6	370.1	5.2
Loans in Won	281.6	273.3	3.0	276.9	1.7
Loans in F/C	27.9	24.5	13.9	26.1	6.9
Foreign Bills Bought	5.8	5.3	9.4	5.9	-1.7
Total Liabilities	455.4	418.3	8.9	436.4	4.4
Deposits	335.2	317.9	5.4	323.5	3.6
Borrowings	31.4	24.8	26.6	26.7	17.6
Debentures	46.8	44.7	4.7	45.2	3.5
Shareholder's Equity ¹⁾	27.0	25.8	4.7	26.3	2.7
Capital Stock	3.6	3.6	-	3.6	-
Hybrid Securities	2.6	2.3	13.0	2.6	-
Retained Earnings	22.5	21.4	5.1	21.6	4.0
Non-controlling Interests	2.5	3.0	-16.7	3.0	-16.7
Group Total Assets	644.0	594.4	8.5	621.3	3.8
Trust Account & AUM	159.0	147.3	7.9	155.6	2.2

Group Asset Breakdown



* Including trust account and AUM, Consolidated basis

Note 1) Controlling Interests

II. 2022 1H Financial Analysis (3) Earnings Breakdown

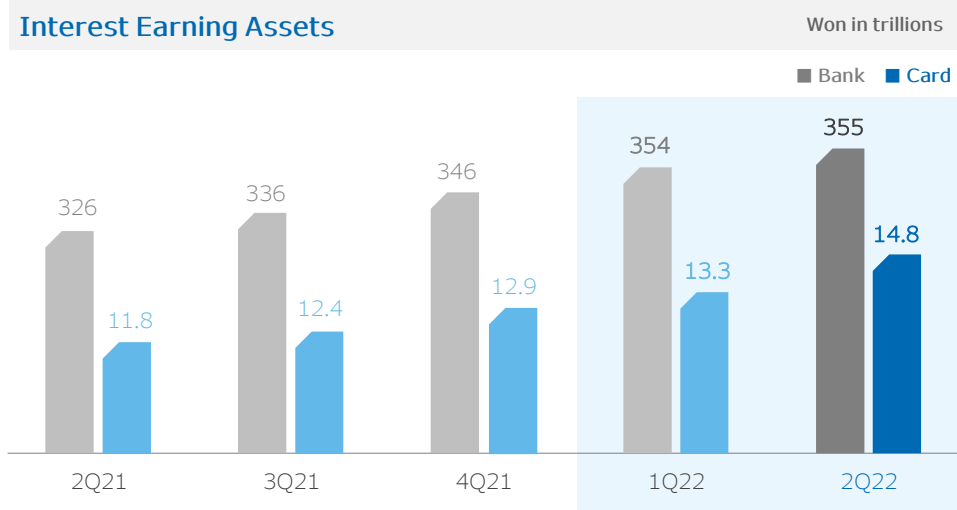
Group Interest Income

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Interest Income	4,103	3,323	23.5	2,115	1,988	6.4
Interest Income	6,213	4,710	31.9	3,273	2,941	11.3
Loans	5,646	4,318	30.8	2,972	2,674	11.1
Financial Assets	509	357	42.6	265	244	8.6
Others	58	36	61.1	35	22	59.1
Interest Expense	2,110	1,388	52.0	1,157	953	21.4
Deposits	1,442	912	58.1	793	649	22.2
Borrowings	184	96	91.7	110	74	48.6
Others	485	380	27.6	254	230	10.4

Group Fees & Commissions

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Fees & Commissions	846	729	16.0	441	406	8.6
Trust	137	97	41.2	70	67	4.5
Bancassurance	33	47	-29.8	17	16	6.3
Fund	23	33	-30.3	11	12	-8.3
Credit Card	84	75	12.0	44	41	7.3
Others	569	477	19.3	299	270	10.7
FX transaction	83	73	13.7	46	36	27.8
Electronic finance	66	67	-1.5	33	33	-
Loan processing	50	52	-3.8	25	26	-3.8
Lease related	262	169	55.0	139	123	13.0

Interest Earning Assets



Group Non-Interest Income

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Non-Interest Income	783	721	8.6	400	383	4.4
Fees & Commissions	846	729	16.0	441	406	8.6
FX Trading / Derivatives	426	230	85.2	259	167	55.1
Securities	7	222	-96.8	-34	41	NA
Valuation/Disposal of Loans	73	49	49.0	21	52	-59.6
Others	-570	-509	12.0	-287	-283	1.4
Deposit Insurance & Contribution to Guarantee Funds	-402	-375	7.2	-199	-203	-2.0
Depreciation on Lease	-178	-112	58.9	-95	-84	13.5

* Quarterly average balance

II. 2022 1H Financial Analysis (4) Expenses & Credit Cost WOORI FINANCIAL GROUP

Group SG&A Expense

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
SG&A Expense	1,957	1,856	5.4	980	977	0.3
Salary & Benefits	1,215	1,163	4.5	586	629	-6.8
Salaries & Benefits (excluding ERP)	1,215	1,163	4.5	586	629	-6.8
General & Administration	389	350	11.1	215	174	23.6
Depreciation	262	265	-1.1	131	131	-
Taxes & Dues	91	78	16.7	48	43	11.6

Group Credit Cost

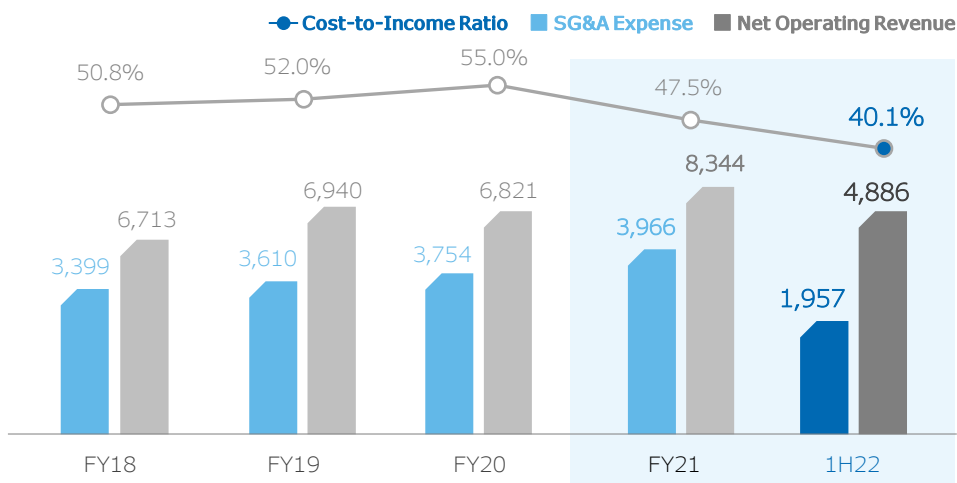
	1H22	FY21	FY20	FY19	FY18
Credit Cost ¹⁾ (Wbn)	497	537	784	374	330
Total Credit ²⁾ (Wtn)	347.2	332.8	299.1	266.4	254.3

Note 1) Net increase in provisions for loan losses, unused credit line and guarantees, Cumulative basis

Note 2) Ending balance

SG&A Expense and Cost-to-Income Ratio ¹⁾

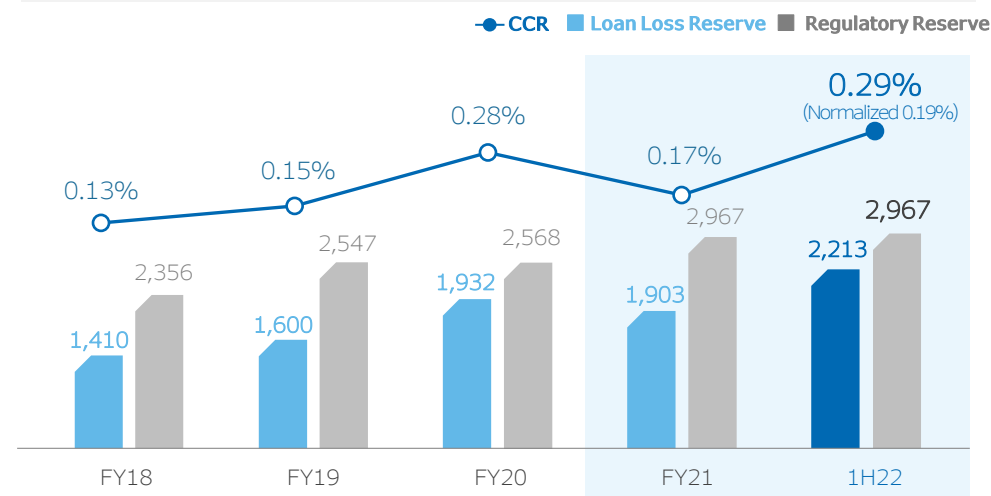
Won in billions



* Cost-to-Income Ratio = SG&A Expense / Net Operating Revenue (Interest Income + Non-Interest Income), Consolidated basis

* Note 1) Excluding ERP Expense : 225bn(FY18), 156bn(FY19), 202bn(FY20), 181bn(FY21)

Credit Cost Ratio / Reserve Balance



* Credit Cost Ratio = Credit cost / Average total credit balance (Consolidated basis, annualized figures)

II. 2022 1H Financial Analysis (5) Funding and Lending

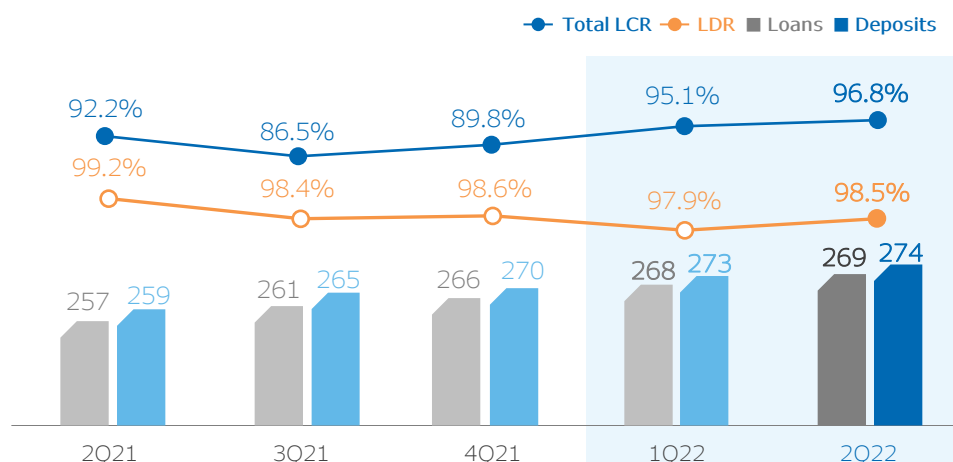
Funding (Bank)

Won in billions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Total Funding in KRW	321,237	308,803	4.0	311,164	3.2
Low Cost Deposits ¹⁾	143,559	147,712	-2.8	146,206	-1.8
Core Deposits	118,937	123,310	-3.5	121,886	-2.4
MMDA(Corporate)	24,622	24,402	0.9	24,320	1.2
Savings Deposits	137,611	124,579	10.5	128,005	7.5
CDs and etc.	7,321	3,637	101.3	4,780	53.2
Borrowings	10,228	9,943	2.9	9,883	3.5
Debentures	22,517	22,930	-1.8	22,290	1.0
Total Funding in FC	43,668	36,982	18.1	39,829	9.6
Total Funding	364,904	345,785	5.5	350,993	4.0

* Ending Balance / (Bank) Separate basis

* Note 1) Demand Deposits, Retail & Corporate Savings Deposits, MMDA included

Total Liquidity Coverage Ratio (LCR) / Loan-to-Deposit Ratio (LDR) Won in trillions



* Monthly average basis

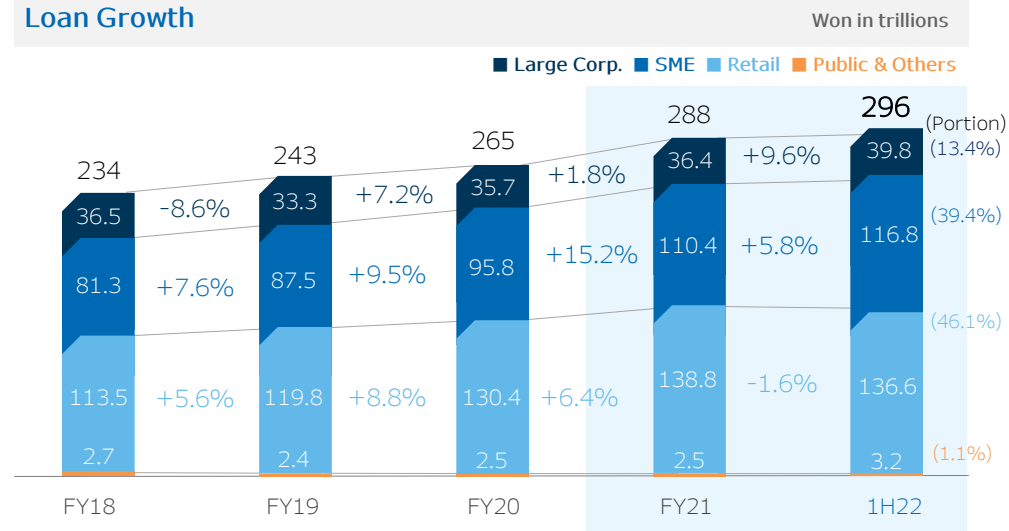
Lending (Bank)

Won in billions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Large Corp.	39,838	36,359	9.6	38,448	3.6
SME	116,824	110,384	5.8	113,000	3.4
Corporate	63,165	57,559	9.7	58,688	7.6
SOHO	53,659	52,825	1.6	53,312	0.7
Retail	136,600	138,821	-1.6	137,624	-0.7
Secured	109,956	110,151	-0.2	110,125	-0.2
Unsecured	26,644	28,670	-7.1	27,499	-3.1
Public and Others	3,223	2,535	27.1	2,425	32.9
Total Loans	296,485	288,099	2.9	291,496	1.7

* FSS NPL reporting standards (includes bank and trust accounts, foreign bills bought, guarantees and etc.)

* (Bank) Separate basis

Loan Growth



* FSS NPL reporting standards

II. 2022 1H Financial Analysis (6) Asset Quality

Group Asset Quality

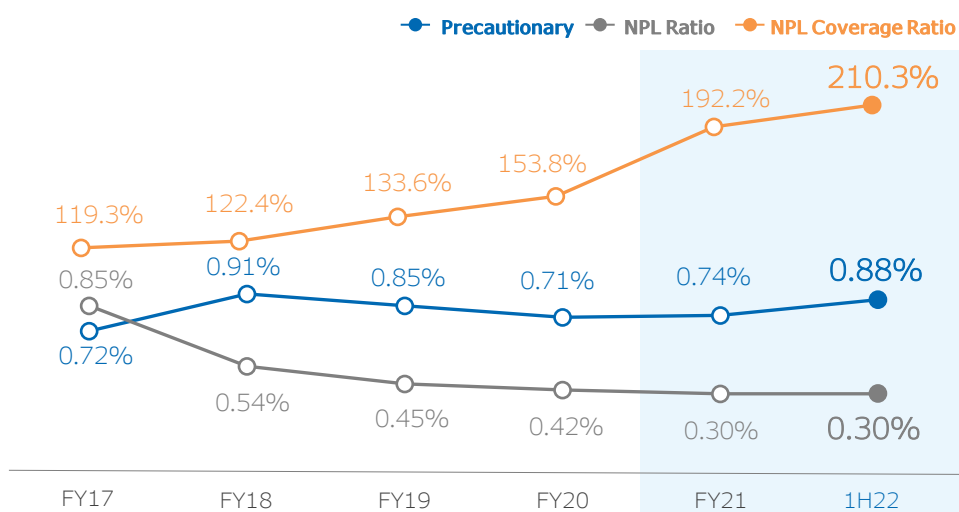
Won in billions	2Q22	FY21	YTD(%,%p)	1Q22	QoQ(%,%p)
Total Credit	347,157	332,797	4.3	339,479	2.3
Precautionary	3,048	2,468	23.5	2,703	12.8
	0.88%	0.74%	0.14	0.80%	0.08
Substandard & Below (NPL)	1,052	990	6.2	979	7.5
	0.30%	0.30%	0.01	0.29%	0.01
Loan Loss Reserve	2,213	1,903	16.3	1,978	11.9
NPL Coverage Ratio	210.3%	192.2%	18.1	202.1%	8.2

Bank Asset Quality

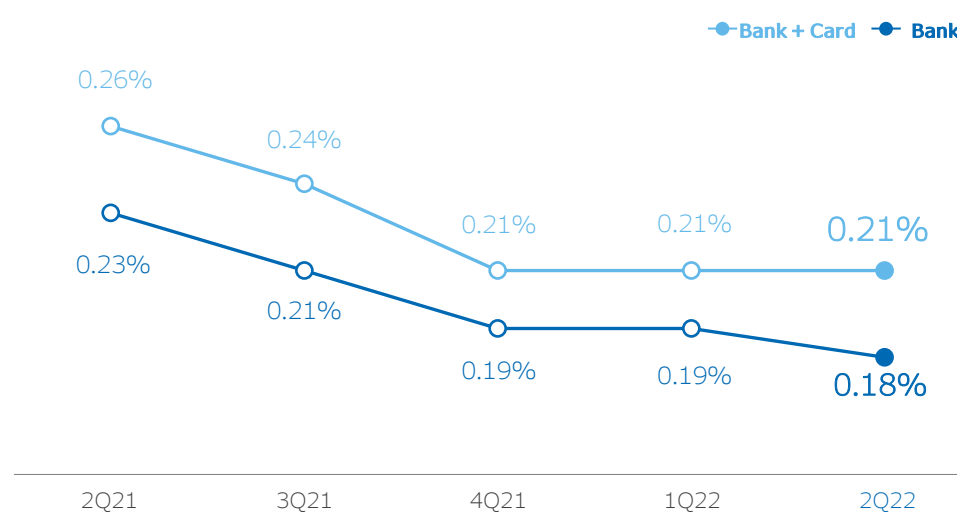
Won in billions	2Q22	FY21	YTD(%,%p)	1Q22	QoQ(%,%p)
Total Credit	296,485	288,099	2.9	291,496	1.7
Precautionary	2,060	1,670	23.4	1,810	13.8
	0.69%	0.58%	0.11	0.62%	0.07
Substandard & Below (NPL)	564	579	-2.6	558	1.1
	0.19%	0.20%	-0.01	0.19%	-
Loan Loss Reserve	1,410	1,189	18.6	1,228	14.8
NPL Coverage Ratio	250.3%	205.5%	44.8	220.2%	30.1

* (Bank) Separate basis

Group Precautionary / NPL Ratio / NPL Coverage Ratio



Delinquency Ratio



II. 2022 1H Financial Analysis (7) Capital Adequacy

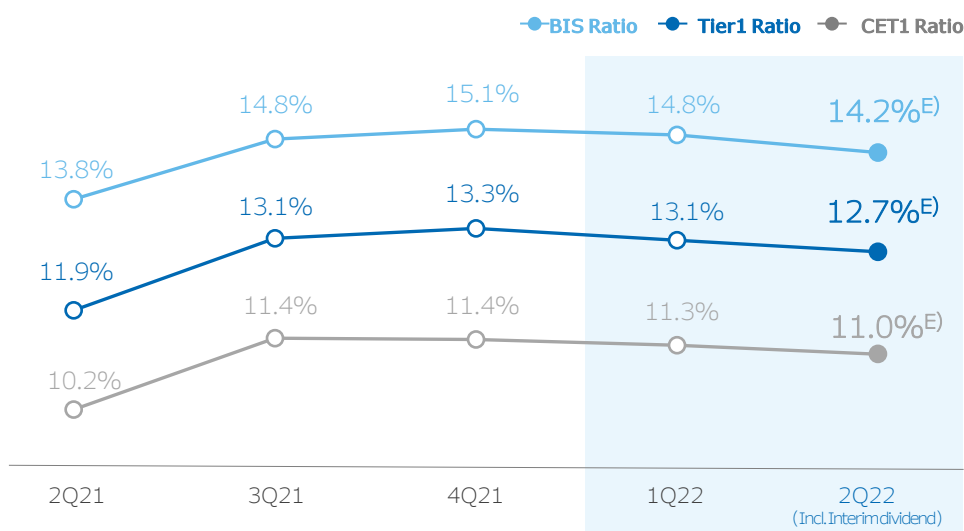
Group Capital Adequacy

Won in billions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Total Capital	29,996	28,980	3.5	29,749	0.8
Common Equity	23,320	21,994	6.0	22,671	2.9
Tier 1 Capital	26,786	25,584	4.7	26,446	1.3
Risk-Weighted Assets	211,439	192,503	9.8	201,388	5.0

Bank Capital Adequacy

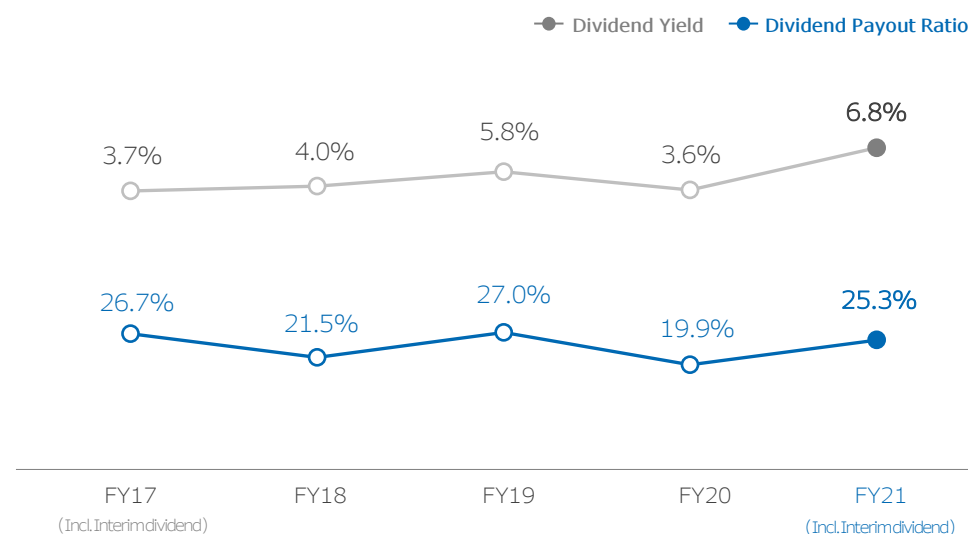
Won in billions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Total Capital	25,612	25,473	0.5	25,664	-0.2
Common Equity	21,484	20,371	5.5	20,925	2.7
Tier 1 Capital	22,787	22,403	1.7	22,788	-
Risk-Weighted Assets	169,826	157,276	8.0	162,980	4.2

Group Capital Adequacy Ratio



· 3Q21: Adopted IRB Approach

Dividend Payout Ratio/Dividend Yield



· FY17~FY18: Woori Bank

III. Key Subsidiaries (1) Woori Bank

Consolidated Income Statement

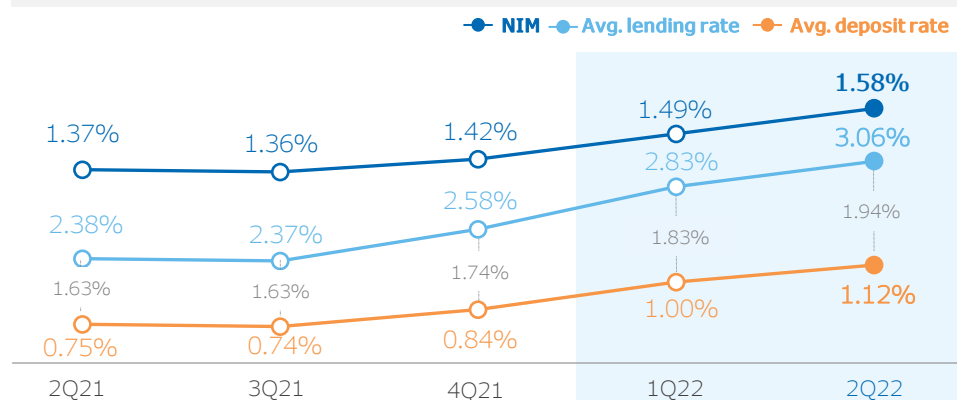
Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Operating Revenue	3,963	3,348	18.4	2,068	1,895	9.1
Interest Income	3,481	2,826	23.2	1,796	1,685	6.6
Non-Interest Income	482	522	-7.7	272	210	29.5
SG&A (-)	1,665	1,605	3.7	834	831	0.4
PPOP	2,298	1,743	31.8	1,234	1,064	15.9
Impairment on Credit Loss (-)	314	88	237.5	241	73	230.1
Operating Income	1,984	1,655	20.9	992	992	-
Non-Operating Income ¹⁾	56	32	75.0	100	-44	NA
Income before tax	2,040	1,687	20.9	1,093	947	15.4
Tax (-)	481	404	19.1	253	228	11.0
Net Income	1,559	1,283	21.5	840	719	16.8
Controlling Interests	1,555	1,279	21.6	838	716	17.0
Non-controlling Interests	4	4	-	2	3	-33.3

Consolidated Statement of Financial Position

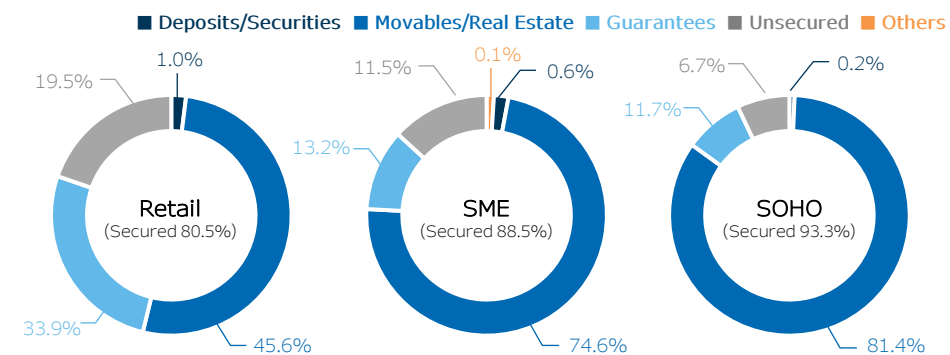
Won in trillions	2Q22	FY21	YTD(%)	1Q22	QoQ(%)
Total Assets	448.8	416.0	7.9	432.1	3.9
Financial Assets	75.3	68.1	10.6	72.7	3.6
Loans and Receivables	359.7	336.1	7.0	342.3	5.1
Loans in Won	267.6	262.2	2.1	264.2	1.3
Loans in F/C	27.9	24.5	13.9	26.1	6.9
Foreign Bills Bought	5.8	5.3	9.4	5.9	-1.7
Total Liabilities	424.7	391.3	8.5	408.1	4.1
Deposits	332.1	314.8	5.5	320.9	3.5
Borrowings	25.8	21.4	20.6	22.9	12.7
Debentures	27.2	26.5	2.6	26.5	2.6
Shareholder's Equity ¹⁾	24.0	24.6	-2.4	23.9	0.4
Capital Stock	3.6	3.6	-	3.6	-
Hybrid Securities	2.0	2.6	-23.1	2.6	-23.1
Retained Earnings	19.7	19.4	1.5	18.9	4.2
Non-controlling Interests	0.1	0.1	-	0.1	-

Note 1) Controlling interests

NIM/NIS



Breakdown by Collateral (Bank)



Loans in Won

(2022. 1H BUSINESS RESULTS)

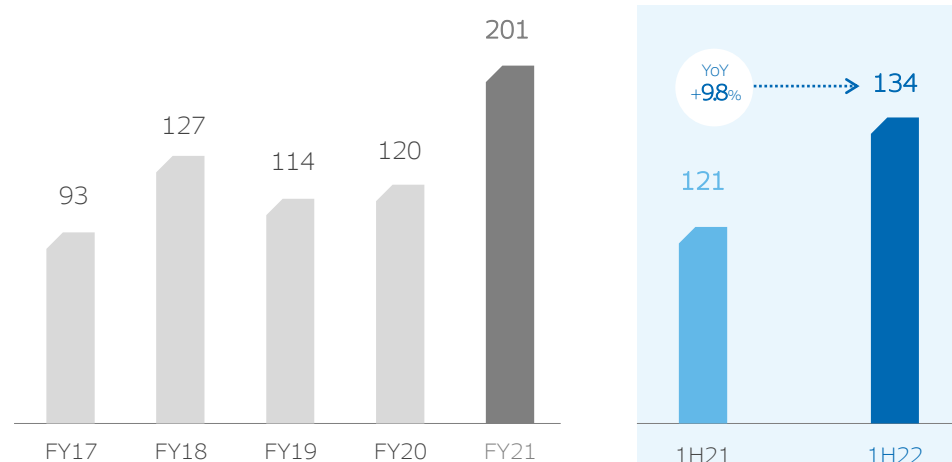
III. Key Subsidiaries (2) Woori Card

Consolidated Income Statement

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Operating Revenue	436	344	27.0	198	238	-16.8
SG&A (-)	122	103	18.9	59	63	-6.3
PPOP	314	241	30.5	139	175	-20.6
Impairment on Credit Loss (-)	135	82	64.6	75	60	25.0
Operating Income	179	159	12.9	64	115	-44.3
Non-Operating Income	2	2	-6.7	1	1	0.0
Income before corp. tax	181	161	12.6	65	116	-44.0
Corp. Tax (-)	47	40	18.6	17	30	-43.3
Net Income	134	121	10.6	48	86	-44.2

Net Income

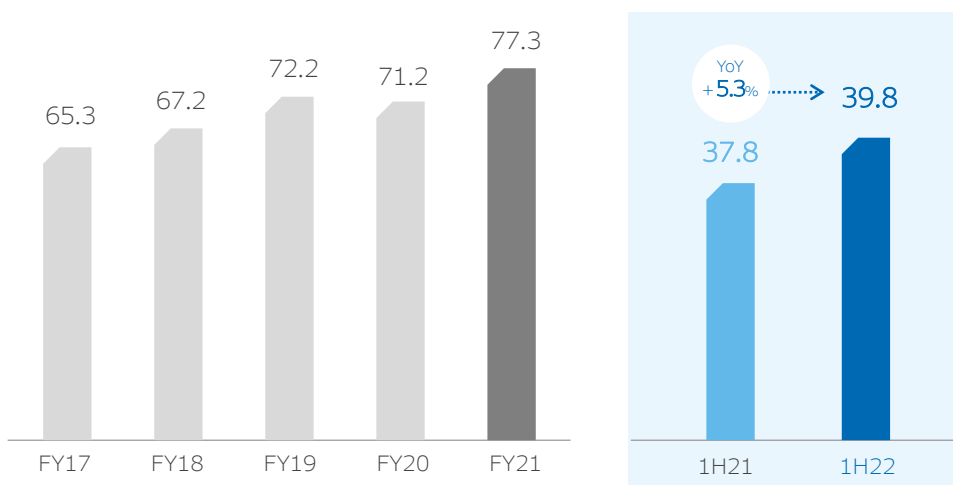
Won in billions



* Consolidated basis (K-IFRS)

Card Transaction Volume ¹⁾

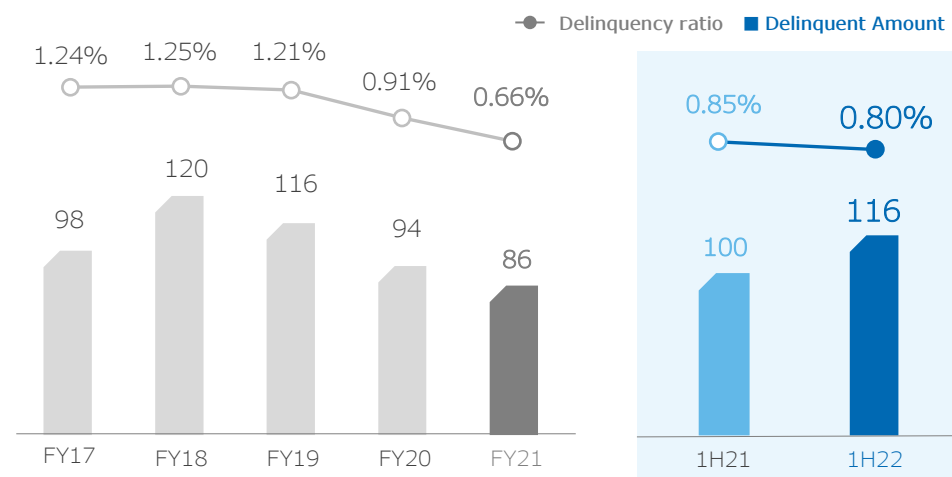
Won in trillions



Note 1) Credit card and Debit card

Delinquency Ratio

Won in billions

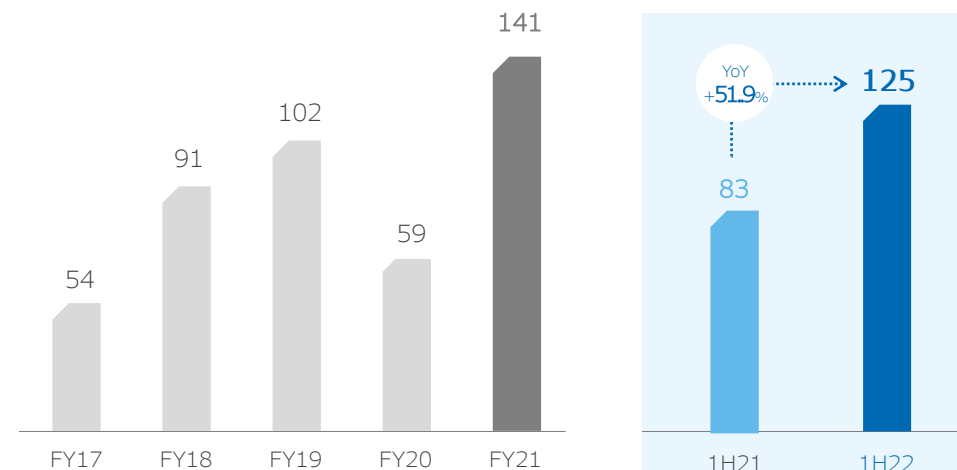


III. Key Subsidiaries (3) Woori Financial Capital

Consolidated Income Statement

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Operating Revenue	244	187	30.9	133	111	19.6
Interest Income	188	144	30.3	96	92	3.8
Non-Interest Income	56	42	32.7	37	19	96.8
Impairment on Credit Loss (-)	29	33	-9.9	8	22	-63.3
SG&A (-)	43	41	3.7	20	23	-12.3
Other Income	-	-16	NA	-	-	NA
Income before corp. tax	172	97	77.4	105	67	57.0
Corp. Tax (-)	47	14	223.2	29	18	61.2
Net Income	125	83	51.9	76	49	55.4

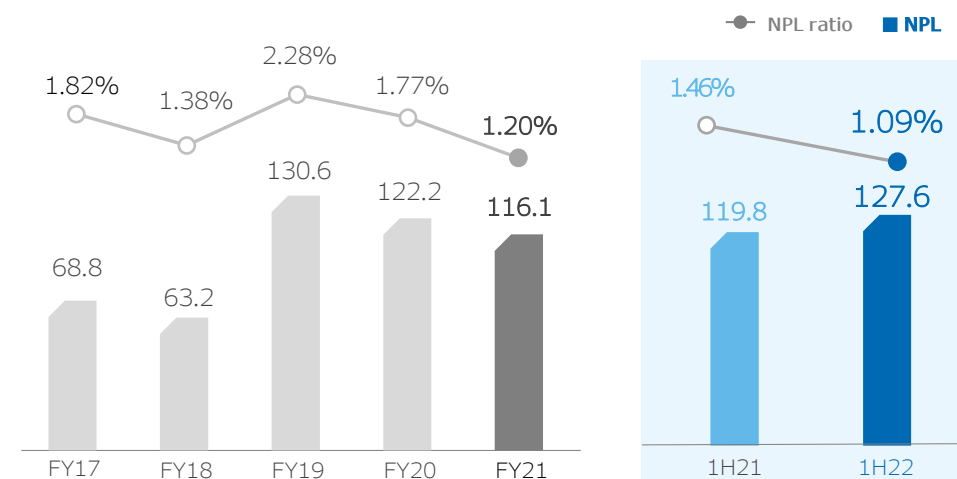
Net Income



* Consolidated basis (K-IFRS)

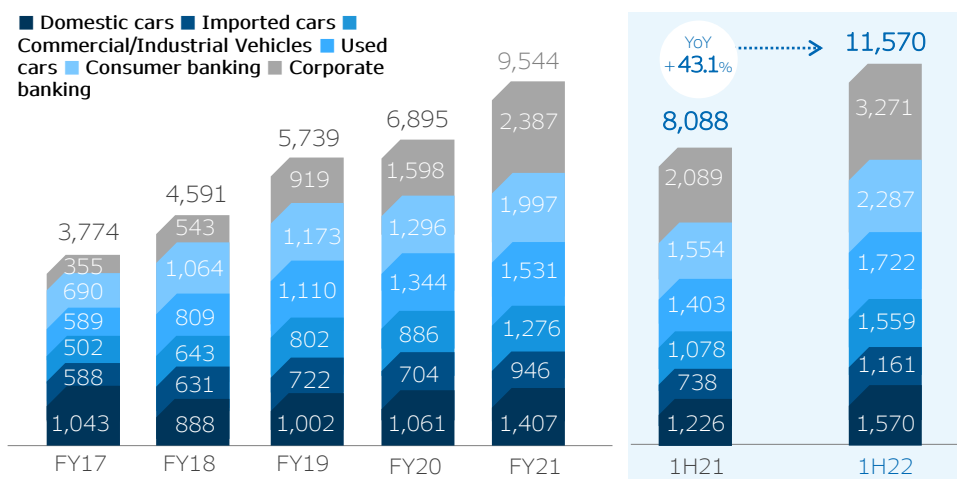
* FY20 Net Income 97bn when excluding amortization of goodwill related to Woori Savings Bank

NPL Ratio



* Separate basis (K-IFRS)

Loan Portfolio



* Separate basis (K-IFRS)

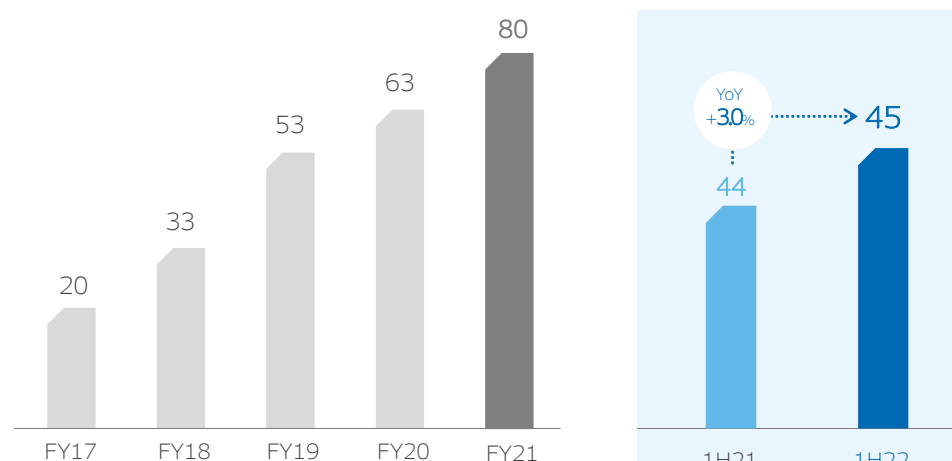
III. Key Subsidiaries (4) Woori Investment Bank

Consolidated Income Statement

Won in billions	1H22	1H21	YoY(%)	2Q22	1Q22	QoQ(%)
Net Operating Revenue	98	79	24.3	48	50	-4.0
Interest Income	58	51	13.4	30	29	4.1
Non-Interest Income	40	28	44.6	18	22	-14.6
Impairment on Credit Loss (-)	9	-3	N/A	0	9	N/A
SG&A (-)	29	24	20.6	14	15	-2.0
Other Income	-	-	-	-	-	-
Income before corp. tax	60	57	4.9	34	26	27.3
Corp. Tax (-)	15	13	11.4	8	7	28.8
Net Income	45	44	3.0	25	20	26.8

Net Income

Won in billions

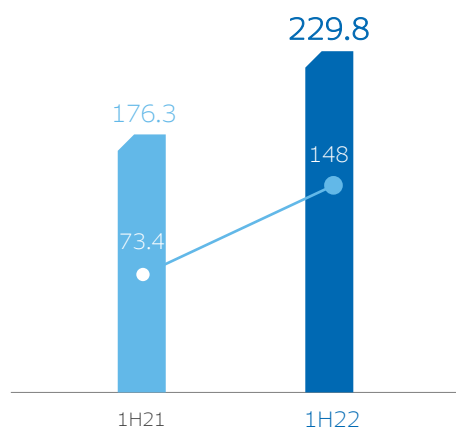


* Consolidated basis (K-IFRS)

CMA and Digital Customers

thousand persons

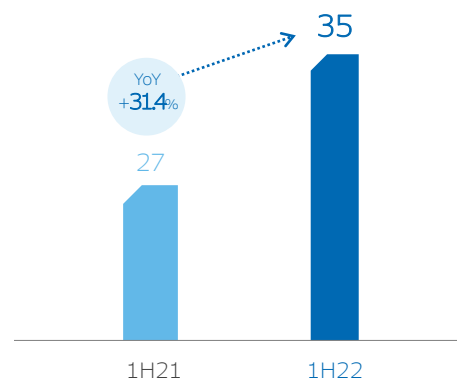
■ CMA customers ● Digital customers



IB related Revenue

Won in billions

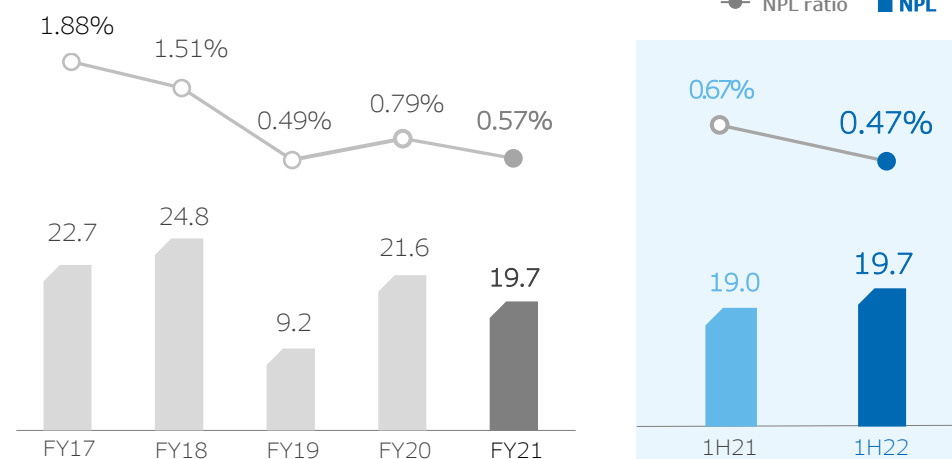
■ IB related Revenue



NPL Ratio

Won in billions

● NPL ratio ■ NPL

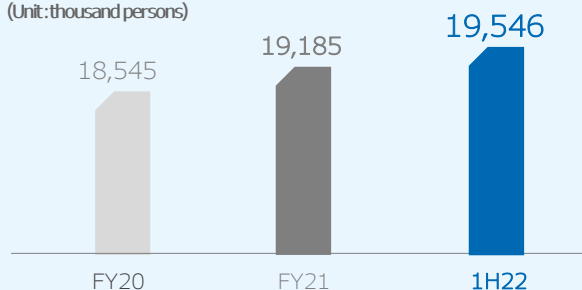


IV. Appendix : Key Digital Highlights (Bank, Card)

Bank

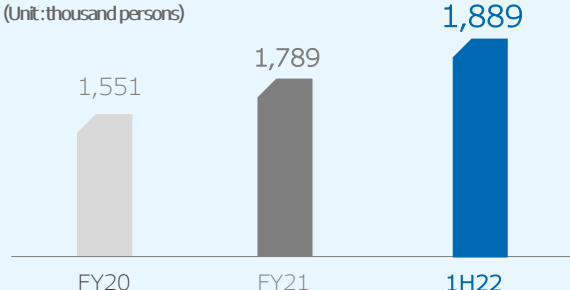
Woori WON Banking App Subscribers

(Unit: thousand persons)



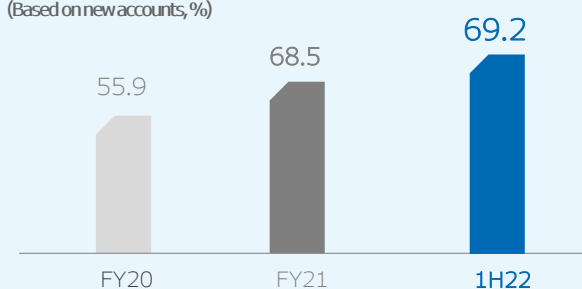
Digital Product Customers

(Unit: thousand persons)



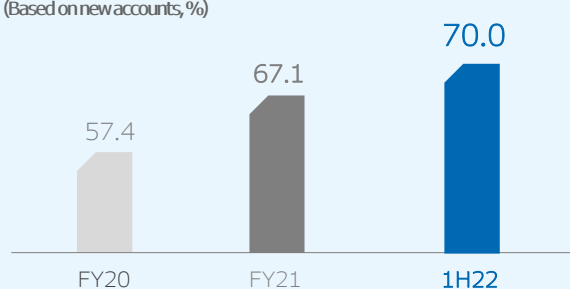
Unsecured Loans via Digital Channels

(Based on new accounts, %)



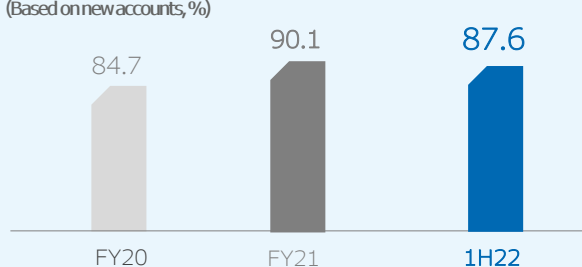
Savings Account via Digital Channels

(Based on new accounts, %)



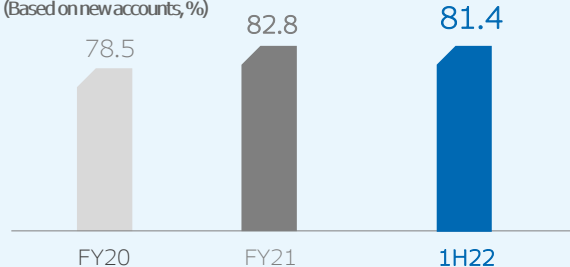
Installment Deposit Account via Digital Channels

(Based on new accounts, %)



Fund Sales via Digital Channels

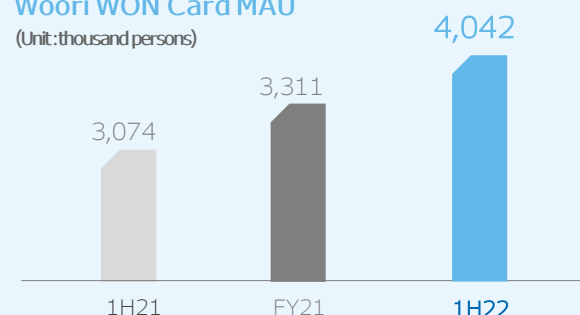
(Based on new accounts, %)



Card

Woori WON Card MAU

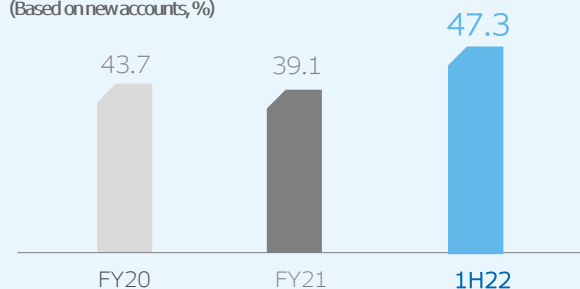
(Unit: thousand persons)



※ Implemented new MAU measurement system from 2021

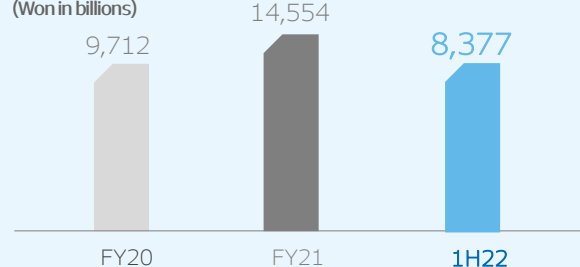
Credit Card Issuance via Digital Channels

(Based on new accounts, %)



Payment via Simple Payment Service

(Won in billions)



Q & A

