

1Q22 Business Results

April, 2022



I . 1Q22 Financial Highlights

II. 1Q22 Financial Analysis

III. Key Subsidiaries

IV. Appendix (Woori Financial Group Digital Strategic Plan / Key Digital Highlights)

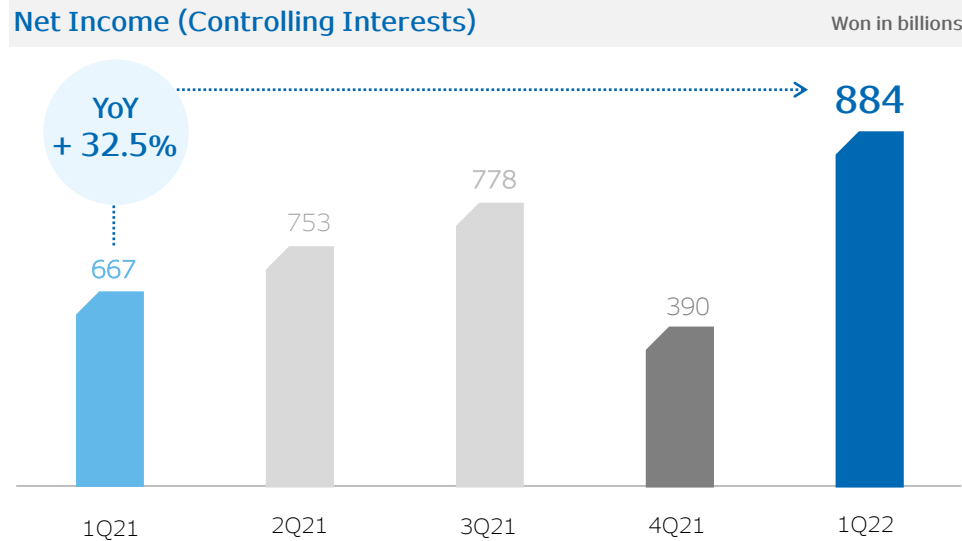
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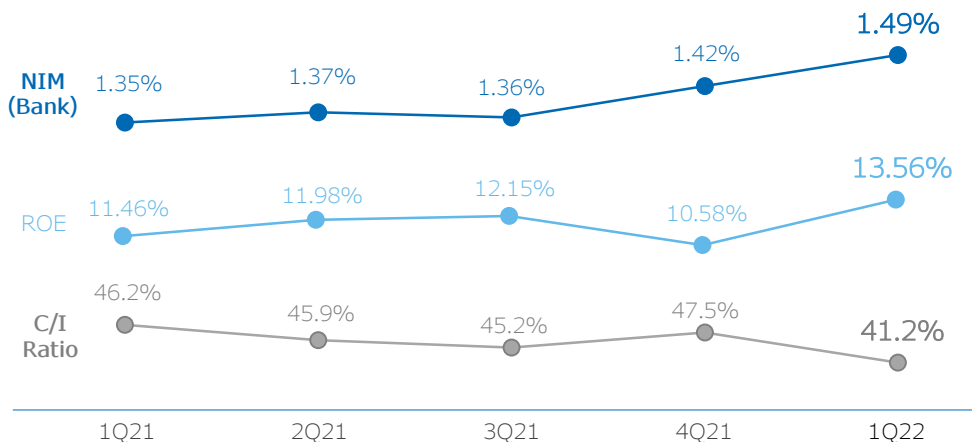
- Numbers presented throughout this material may not add up precisely to the totals indicated due to rounding.

I. 1Q22 Financial Highlights (1) Overview

Group Net Income



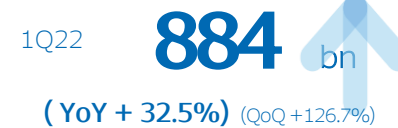
Key Financial Indicators



* NIM (Bank) : Quarterly basis ** ROE(Cumulative) : Consolidated basis, annualized figures
 *** C/I Ratio (Cumulative) : Consolidated basis (4Q21 : Excludes ERP expenses)

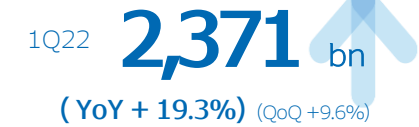
KEY HIGHLIGHTS

Net Income



- + Highest Quarterly Earnings
 - Enhanced profit generating capabilities
 - Effective cost management (Credit Cost, SG&A Expense)
 - Synergies from newly added subsidiaries
- + Higher Earnings Contribution from Non-Banks (Early 2019:10% → 1Q22:19.0%)

Net Operating Revenue



- + Increase of 19.3% YoY
- + Interest Income : Improved profitability through corporate loan growth and continued efforts to manage funding cost
- + Non-Interest Income : Increase in core fee income, robust operations in FX/Derivatives/Securities investments

SG&A Expense (C/I Ratio 41.2%)



- + Result of Effective Cost Management
 - C/I Ratio 41.2% (YoY -5.0%p)
- + Active Management of SG&A Expenses through Branch Network Reorganization, etc
- + Active Investment in Digital for Sustainable Growth

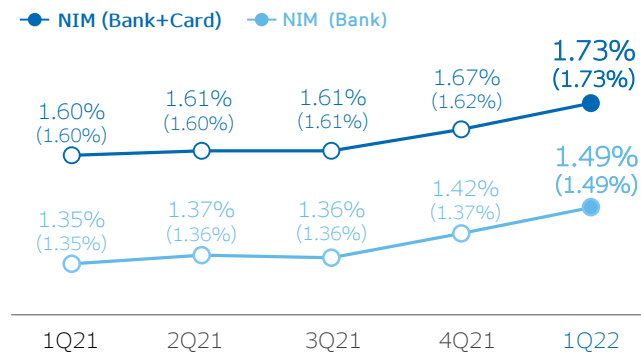
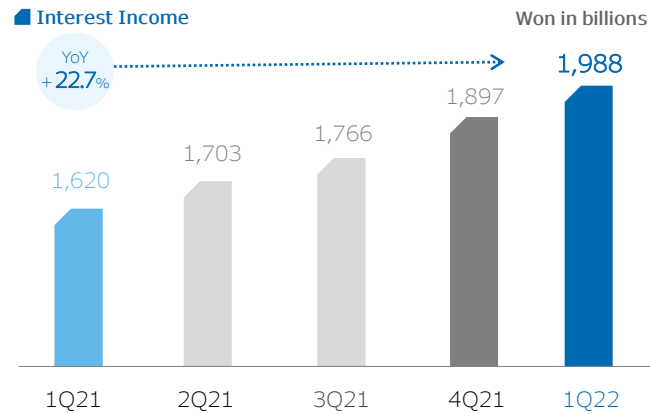
Credit Cost (Credit Cost ratio 0.20%)



- + Stable Management of Credit Cost and Asset Quality despite the Spread of the Omicron Variant during 1Q22
 - Credit Cost Ratio : 20bp
- + Industry-Leading Asset Quality
 - NPL Ratio : 0.28%
 - NPL Coverage Ratio : 205.1%
 - Delinquency Ratio : 0.21%

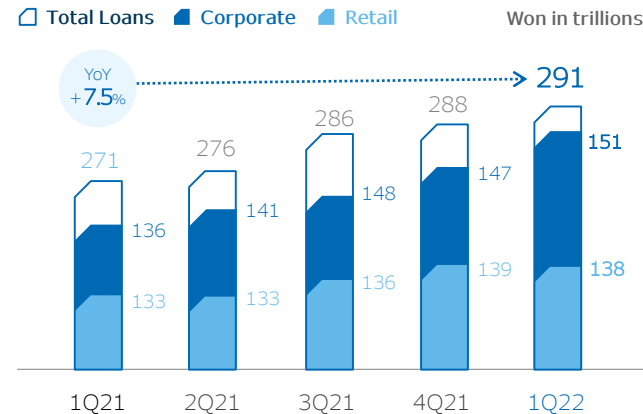
I. 1Q22 Financial Highlights (2) Overview

Interest Income / NIM

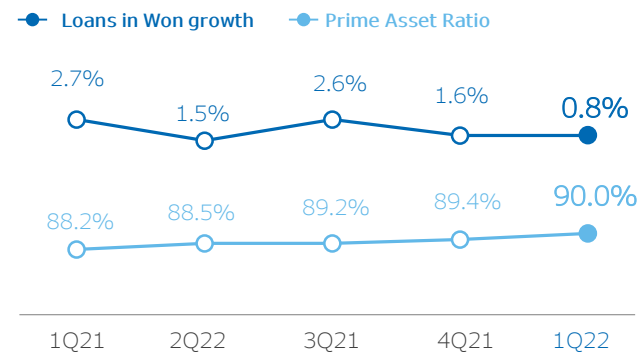


*Quarterly basis, Cumulative NIM in ()

Loans (Bank)

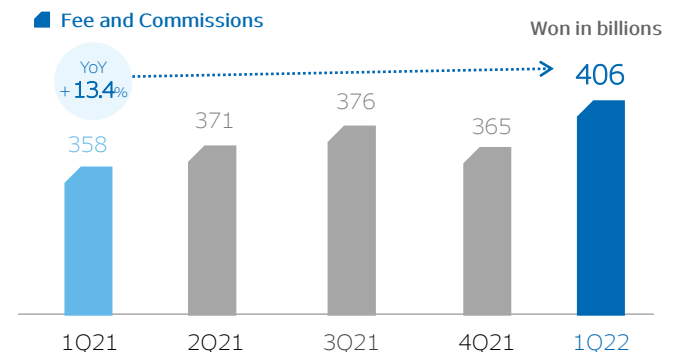
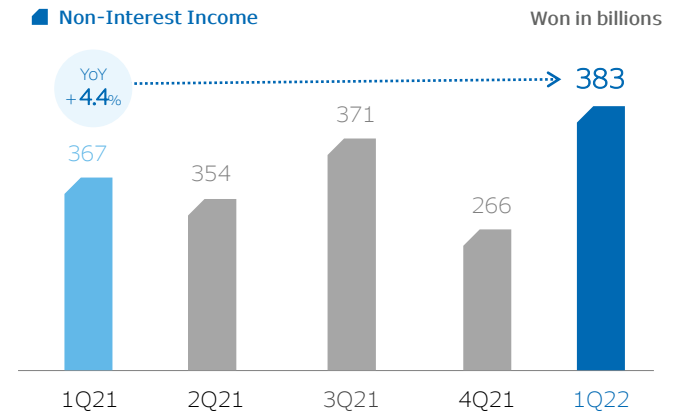


* FSS NPL reporting standards



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

Non-Interest Income



+ Net Interest Income: 1,988 bn (YoY+22.7%, QoQ+4.8%)

+ Group NIM 1.73% (QoQ+6bp), Bank NIM 1.49% (QoQ+7bp)

- Enhanced profit generating capabilities and asset repricing effects
- Solid loan growth driven by corporate loans
 - SME loan growth over 10% annually for the past 2 years

+ Total Loans (Bank) : 291 tn (YoY + 7.5%, QoQ +1.2%)

Corporate 151 tn (YoY+11.5%, QoQ+3.2%)

Retail 138 tn (YoY+3.6%, QoQ-0.9%)

+ Pursue Prime Asset Oriented Loan Growth

- Prime asset ratio 90.0% (Maintained over 85% since 2019)

+ Non-Interest Income: 383 bn (YoY+4.4%, QoQ+44.0%)

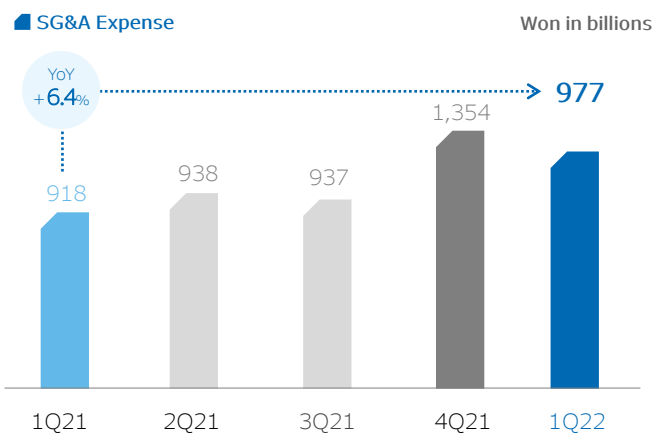
- Robust operations in FX/Derivatives, Securities investments
- Continued growth in group fee income

+ Fee and Commissions: 406 bn (YoY+13.4%, QoQ+11.2%)

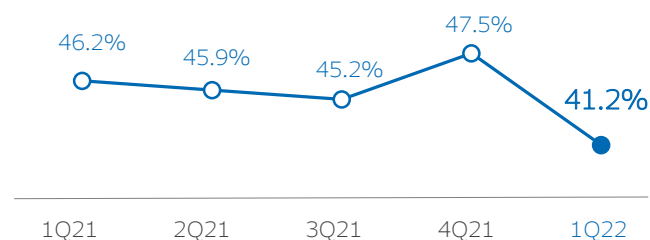
- Solid growth in core fee income
 - (QoQ Credit Card +7.9%, Trust +13.6%, Lease related +12.8%)

I. 1Q22 Financial Highlights (3) Overview

SG&A Expense



Cost-to-Income Ratio (Cumulative)



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

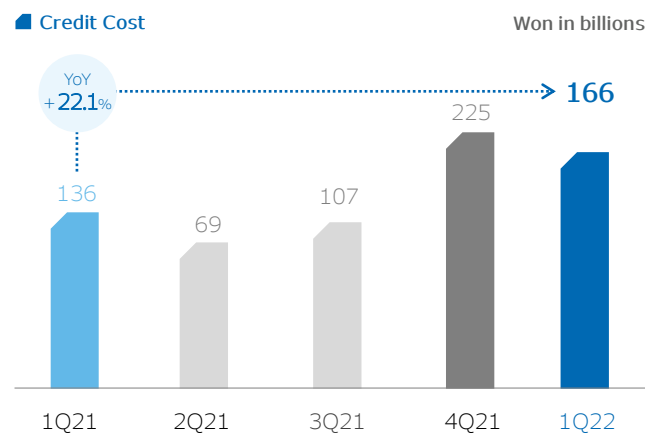
+ SG&A Expense : 977 bn (YoY +6.4%, QoQ -27.8%)

+ Group C/I Ratio : 41.2% (YoY -5.0%p, QoQ -6.3%p)

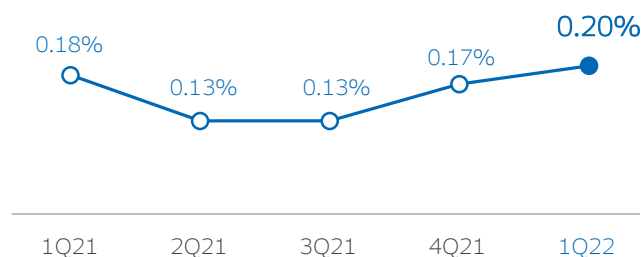
+ Continued Group-Wide Efforts to Manage Expenses

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

Credit Cost



Credit Cost Ratio (Cumulative)



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

+ Credit Cost : 166 bn (YoY +22.1%, QoQ -26.2%)

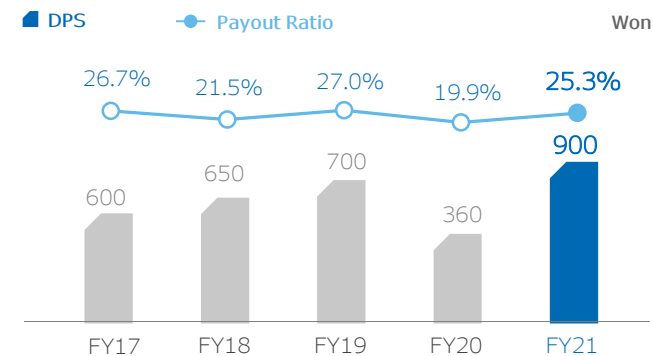
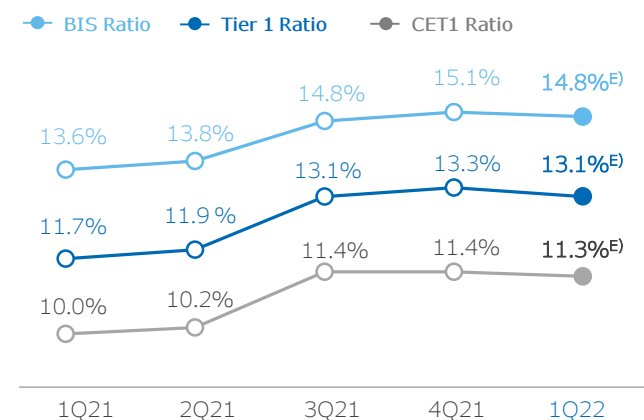
+ Group Credit Cost : 0.20%

- Stable management of credit cost despite the spread of the Omicron variant

+ Industry-Leading Asset Quality

- NPL Ratio : 0.28%, Delinquency Ratio : 0.21%, NPL Coverage Ratio : 205.1%

Capital Adequacy



+ Group CET1 Ratio : 11.3%(E)

- Solid Income Growth and Continued Prudent Management of RWA

+ Enhanced Shareholder Return Policy

- Amendment of AOI to specify interim dividend date : June.30 (March, 2022 AGM)
- Actively pursue diversified shareholder return policy including increase in mid to long term payout ratio

II. 1Q22 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 Mgmt	Woori Finance F&I ⁴⁾	Woori Credit Information	Woori Fund Service	Woori PE Asset Mgmt	Woori Global Asset Mgmt	Woori FIS	Woori Finance Research Institute
Net Income¹⁾ (Wbn)	884.2	761.5	85.5	49.1	20.0	20.7	6.0	0.7	-0.3	0.1	1.1	0.1	-0.1	-4.0	0.0
Total Asset²⁾ (Wtn)	621.3	501.5	14.7	11.2	5.6	47.3	1.5	29.8	0.2	0.0	0.0	0.9	8.7	0.1	0.0
Shareholder's Equity³⁾ (Wbn)	26,328	23,988	2,312	1,409	602	188	225	122	199	32	20	38	28	42	4
Ownership	Strategic Shareholder's Group 24.2% ⁵⁾	100%	100%	100%	58.7%	51.0%	100%	73.0%	100%	100%	100%	100%	100%	100%	100%

· As of March 31, 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, Hanwha Life Insurance, Fubon Life Insurance, Eugene PE (As of year end 2021)

II. 1Q22 Financial Analysis (2) Financial Statements

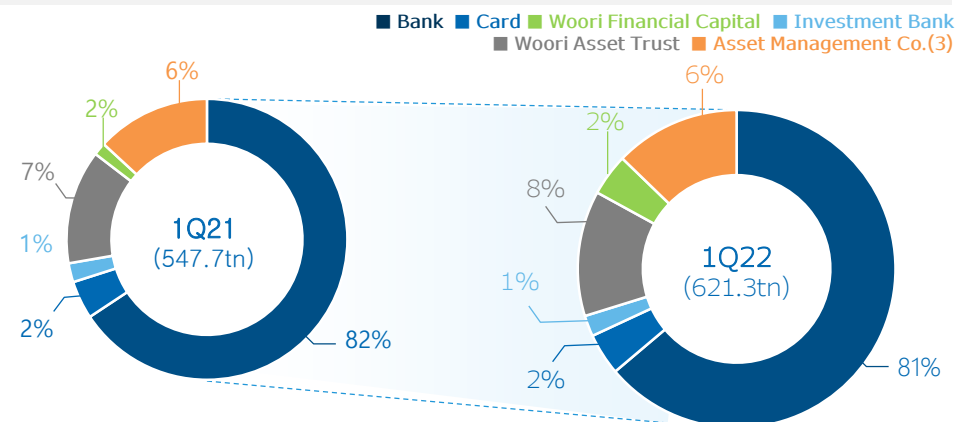
Group Consolidated Income Statement

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Operating Revenue	2,371	1,987	19.3	2,163	9.6
Interest Income	1,988	1,620	22.7	1,897	4.8
Non-Interest Income	383	367	4.4	266	44.0
SG&A (-)	977	918	6.4	1,354	-27.8
PPOP	1,394	1,070	30.3	809	72.3
Impairment on Credit Loss (-)	166	136	22.1	225	-26.2
Operating Income	1,228	934	31.5	584	110.3
Non-Operating Income	-1	8	NA	12	NA
Income before Corp. Tax	1,227	942	30.3	596	105.9
Corp. Tax (-)	310	223	39.0	151	105.3
Net Income	917	719	27.5	445	106.1
Controlling Interests	884	667	32.5	390	126.7
Non-controlling Interests	33	52	-36.5	55	-40.0

Group Statement of Financial Position

Won in trillions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Total Assets	465.7	416.1	11.9	447.2	4.1
Financial Assets	74.2	60.0	23.7	69.7	6.5
Loans and Receivables	370.1	337.8	9.6	361.9	2.3
Loans in Won	276.9	256.2	8.1	273.3	1.3
Loans in F/C	26.1	20.7	26.1	24.5	6.5
Foreign Bills Bought	5.9	5.1	15.7	5.3	11.3
Total Liabilities	436.4	388.9	12.2	418.3	4.3
Deposits	323.5	298.9	8.2	317.8	1.8
Borrowings	26.7	20.3	31.5	24.8	7.7
Debentures	45.2	39.1	15.6	44.7	1.1
Shareholder's Equity ¹⁾	26.3	23.5	11.9	25.8	1.9
Capital Stock	3.6	3.6	-	3.6	-
Hybrid Securities	2.6	1.9	36.8	2.3	13.0
Retained Earnings	21.7	19.6	10.7	21.4	1.4
Non-controlling Interests	3.0	3.7	-18.9	3.0	-
Group Total Assets	621.3	547.7	13.4	594.4	4.5
Trust Account & AUM	155.6	131.6	18.2	147.3	5.6

Group Asset Breakdown



* Including trust account and AUM, Consolidated basis

Note 1) Controlling Interests

II. 1Q22 Financial Analysis (3) Earnings Breakdown

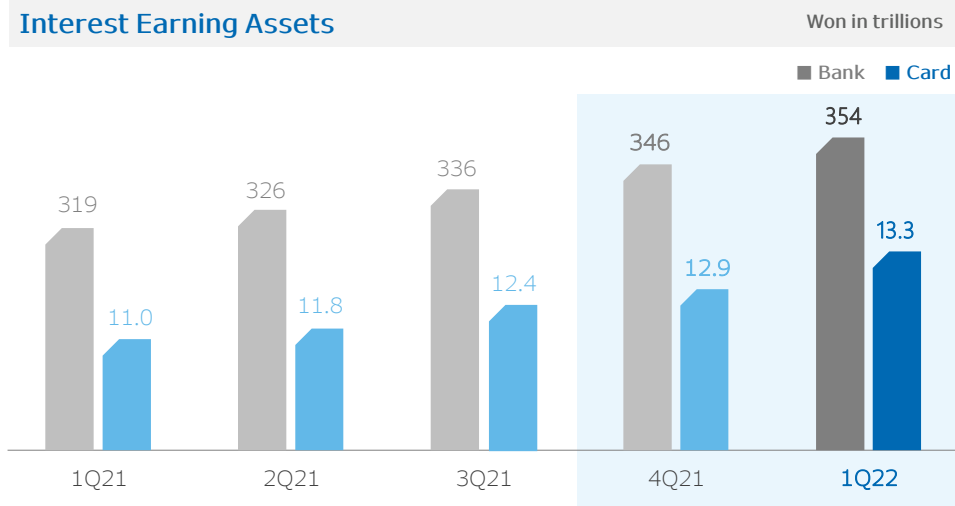
Group Interest Income

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Interest Income	1,988	1,620	22.7	1,897	4.8
Interest Income	2,941	2,327	26.4	2,701	8.9
Loans	2,674	2,125	25.8	2,468	8.3
Financial Assets	244	184	32.6	211	15.6
Others	22	17	144.4	22	-
Interest Expense	953	708	34.6	804	18.5
Deposits	649	467	39.0	540	20.2
Borrowings	74	49	51.0	56	32.1
Others	230	192	19.8	209	10.0

Group Fees & Commissions

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Fees & Commissions	406	358	13.4	365	11.2
Trust	67	47	42.6	59	13.6
Bancassurance	16	25	-36.0	22	-23.8
Fund	12	19	-36.8	12	-
Credit Card	41	40	2.5	38	7.9
Others	270	227	18.9	235	14.9
FX transaction	36	33	9.1	44	-18.2
Electronic finance	33	32	3.1	32	3.1
Loan processing	26	25	4.0	16	62.5
Lease related	123	82	50.0	109	12.8

Interest Earning Assets



* Quarterly average balance

Group Non-Interest Income

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Non-Interest Income	383	367	4.4	266	44.0
Fees & Commissions	406	358	13.4	365	11.2
FX Trading/Derivatives	167	91	83.5	122	36.9
Securities	41	131	-68.7	53	-22.6
Valuation/Disposal of Loans	52	39	33.3	14	271.4
Others	-283	-252	12.7	-287	-1.4
Deposit Insurance & Contribution to Guarantee Funds	-203	-184	10.3	-202	0.5
Depreciation on Lease	-84	-54	54.2	-73	13.9

II. 1Q22 Financial Analysis (4) Expenses & Credit Cost

Group SG&A Expense

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
SG&A Expense	977	918	6.4	1,354	-27.8
Salary & Benefits	629	583	7.9	953	-34.0
Salaries & Benefits (excluding ERP)	629	583	7.9	772	-18.5
General&Administration	174	162	7.4	244	-28.7
Depreciation	131	136	-3.7	130	0.8
Taxes & Dues	43	37	16.2	28	53.6

Group Credit Cost

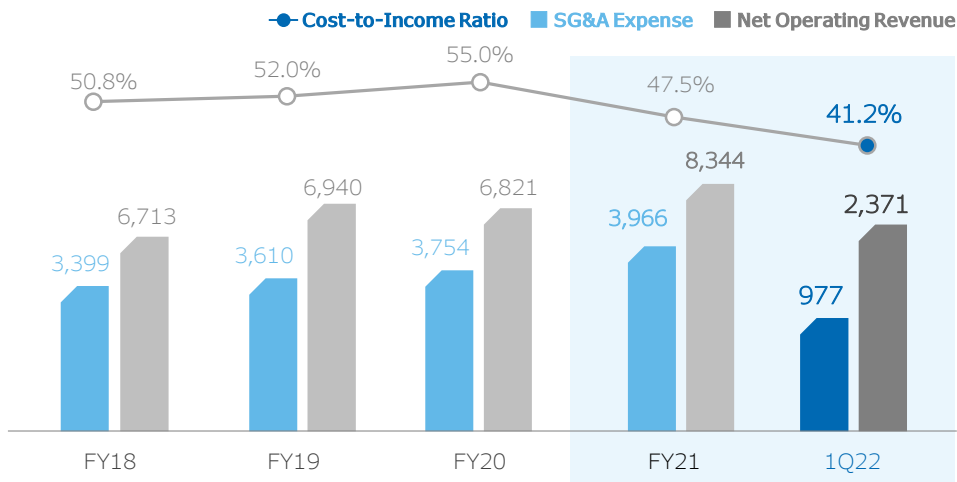
	1Q22	FY21	FY20	FY19	FY18
Credit Cost ¹⁾ (Wbn)	166	537	784	374	330
Total Credit ²⁾ (Wtn)	339.5	332.8	299.1	266.4	254.3

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⁾

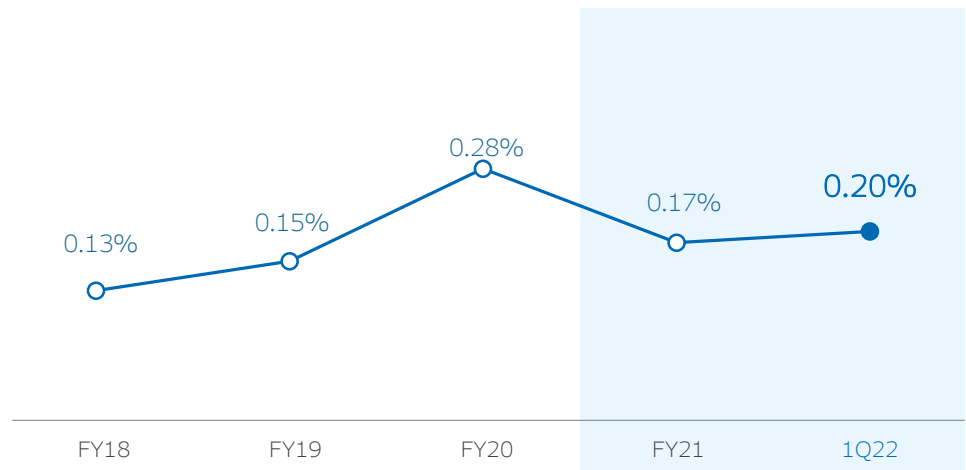
Won in billions



* 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



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

II. 1Q22 Financial Analysis (5) Funding and Lending

Funding (Bank)

Won in billions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Total Funding in KRW	311,164	290,304	7.2	308,803	0.8
Low Cost Deposits ¹⁾	146,206	131,731	11.0	147,712	-1.0
Core Deposits	121,886	107,935	12.9	123,310	-1.2
MMDA(Corporate)	24,320	23,796	2.2	24,402	-0.3
Savings Deposits	128,005	127,689	0.2	124,579	2.7
CDs and etc.	4,780	3,041	57.2	3,637	31.4
Borrowings	9,883	9,794	0.9	9,943	-0.6
Debentures	22,290	18,050	23.5	22,930	-2.8
Total Funding in FC	39,829	31,793	25.3	36,982	7.7
Total Funding	350,993	322,098	9.0	345,785	1.5

* Ending Balance / (Bank) Separate basis

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

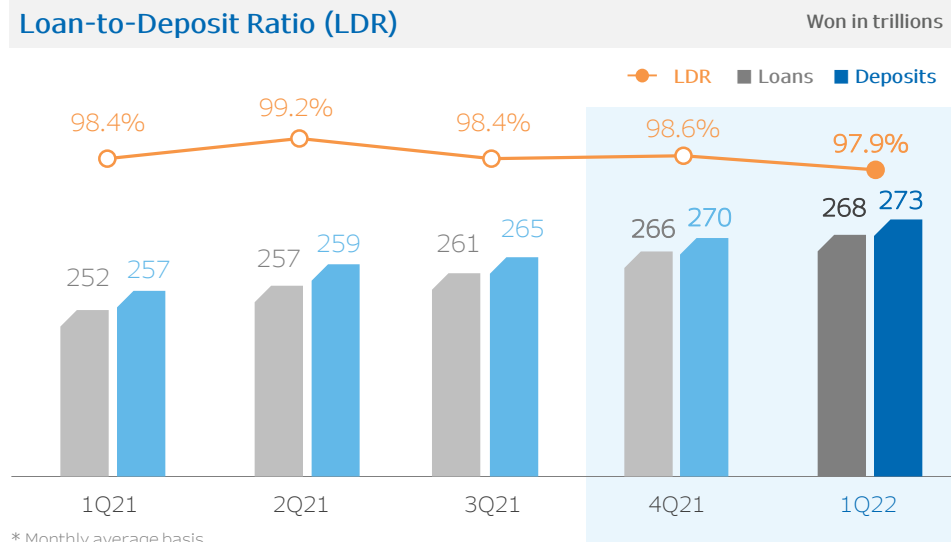
Lending (Bank)

Won in billions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Large Corp.	38,448	35,594	8.0	36,359	5.7
SME	113,000	100,246	12.7	110,384	2.4
Corporate	58,688	50,492	16.2	57,559	2.0
SOHO	53,312	49,754	7.2	52,825	0.9
Retail	137,624	132,871	3.6	138,821	-0.9
Secured	110,125	103,550	6.3	110,151	0.0
Unsecured	27,499	29,321	-6.2	28,670	-4.1
Public and Others	2,425	2,416	0.4	2,535	-4.3
Total Loans	291,497	271,127	7.5	288,099	1.2

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

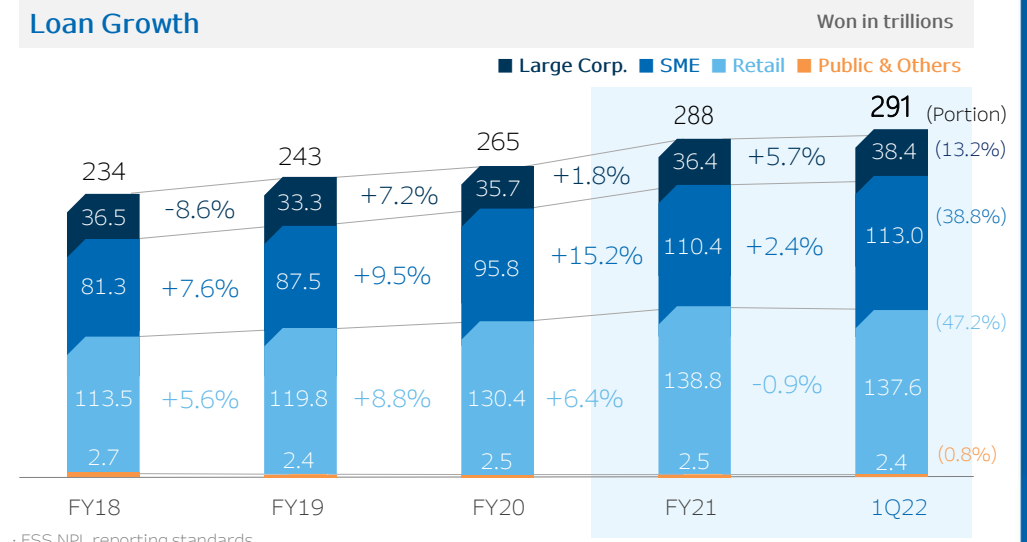
* (Bank) Separate basis

Loan-to-Deposit Ratio (LDR)



* Monthly average basis

Loan Growth



* FSS NPL reporting standards

II. 1Q22 Financial Analysis (6) Asset Quality

Group Asset Quality

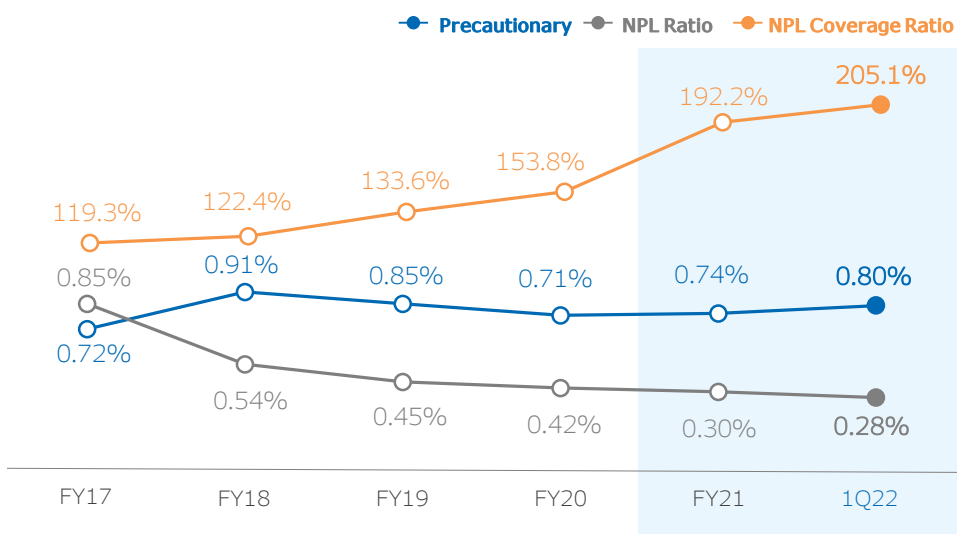
Won in billions	1Q22	1Q21	YoY(%,%p)	FY21	QoQ(%,%p)
Total Credit	339,477	307,530	10.4	332,797	2.0
Precautionary	2,715	2,095	29.6	2,468	10.0
	0.80%	0.68%	0.12	0.74%	0.06
Substandard & Below (NPL)	967	1,202	-19.6	990	-2.3
	0.28%	0.39%	-0.11	0.30%	-0.02
Loan Loss Reserve	1,982	1,970	0.6	1,903	4.2
NPL Coverage Ratio	205.1%	163.8%	41.3	192.2%	12.9

Bank Asset Quality

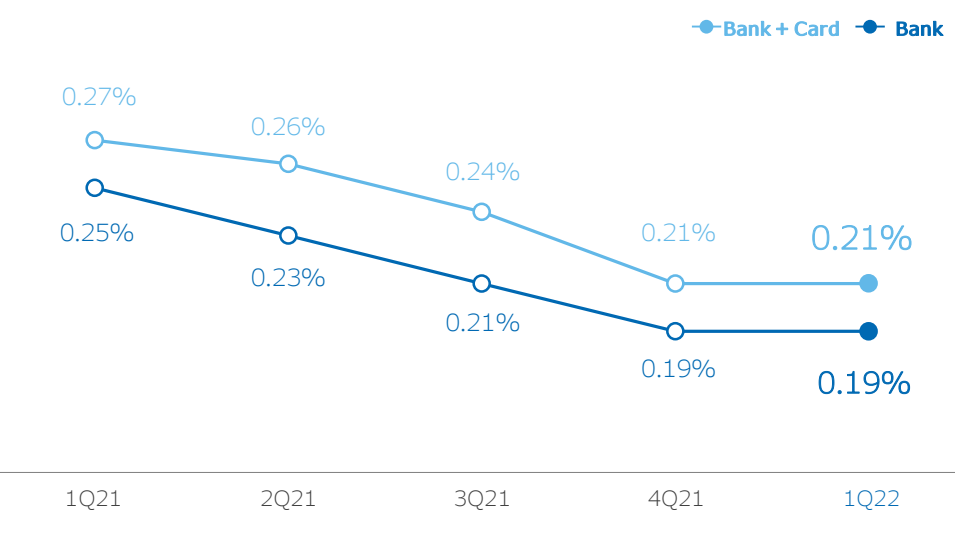
Won in billions	1Q22	1Q21	YoY(%,%p)	FY21	QoQ(%,%p)
Total Credit	291,496	271,127	7.5	288,099	1.2
Precautionary	1,810	1,484	22.0	1,670	8.4
	0.62%	0.55%	0.07	0.58%	0.04
Substandard & Below (NPL)	558	810	-31.1	579	-3.6
	0.19%	0.30%	-0.11	0.20%	-0.01
Loan Loss Reserve	1,228	1,337	-8.2	1,189	3.3
NPL Coverage Ratio	220.2%	164.9%	55.3	205.5%	14.7

* (Bank) Separate basis

Group Precautionary / NPL Ratio / NPL Coverage Ratio



Delinquency Ratio



II. 1Q22 Financial Analysis (7) Capital Adequacy

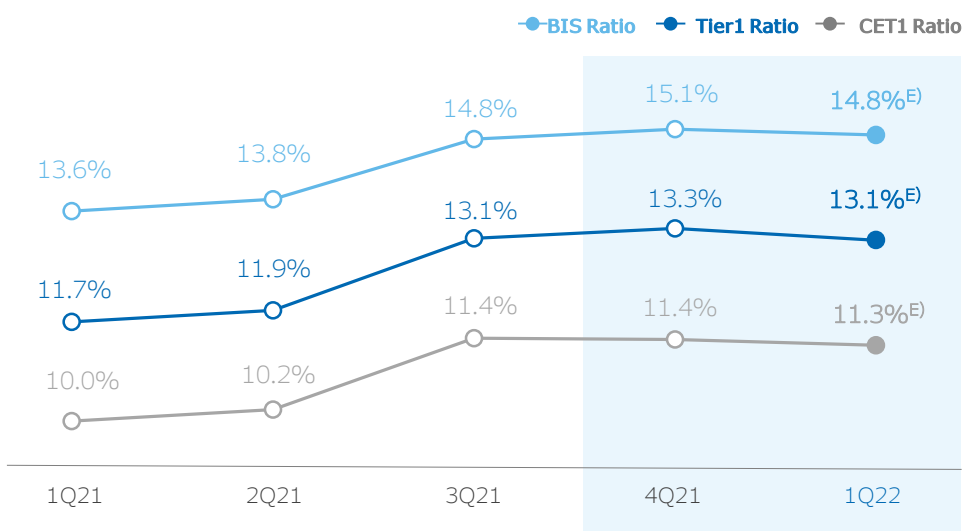
Group Capital Adequacy

Won in billions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Total Capital	29,851	27,957	6.8	28,980	3.0
Common Equity	22,755	20,625	10.3	21,994	3.5
Tier 1 Capital	26,541	24,045	10.4	25,584	3.7
Risk-Weighted Assets	202,265	205,421	-1.5	192,503	5.1

Bank Capital Adequacy

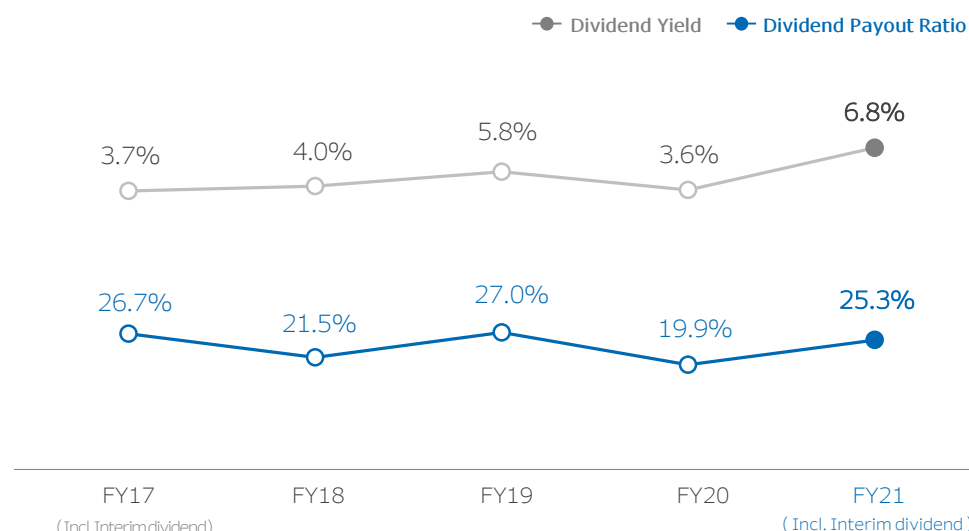
Won in billions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Total Capital	25,663	25,431	0.9	25,473	0.7
Common Equity	20,967	19,757	6.1	20,371	2.9
Tier 1 Capital	22,830	22,339	2.2	22,403	1.9
Risk-Weighted Assets	164,956	150,139	9.9	157,276	4.9

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

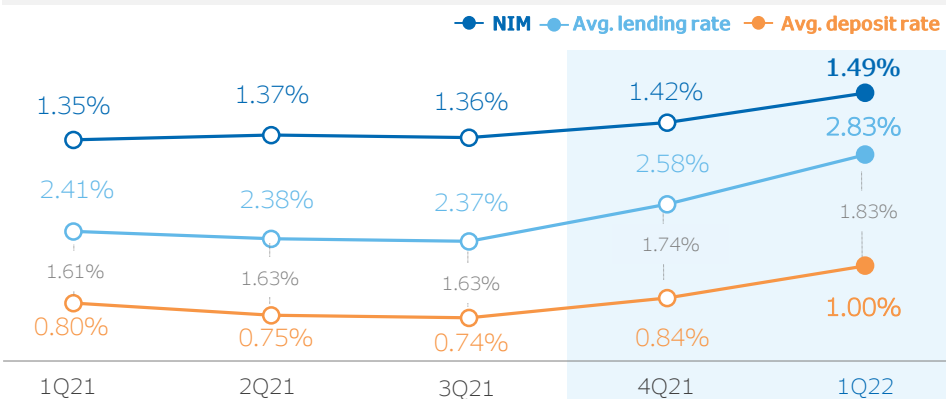
Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Operating Revenue	1,895	1,644	15.3	1,765	7.4
Interest Income	1,685	1,380	22.1	1,610	4.7
Non-Interest Income	210	264	-20.5	155	35.5
SG&A (-)	831	795	4.5	1,204	-31.0
PPOP	1,064	849	25.3	562	89.3
Impairment on Credit Loss (-)	73	75	-2.7	77	-5.2
Operating Income	992	773	28.3	485	104.5
Non-Operating Income ¹⁾	18	10	80.0	28	-35.7
Income before tax	1,010	783	29.0	512	97.3
Tax (-)	245	192	27.6	120	104.2
Net Income	765	592	29.2	392	95.2
Controlling Interests	762	589	29.4	389	95.9
Non-controlling Interests	3	2	50.0	3	-

Consolidated Statement of Financial Position

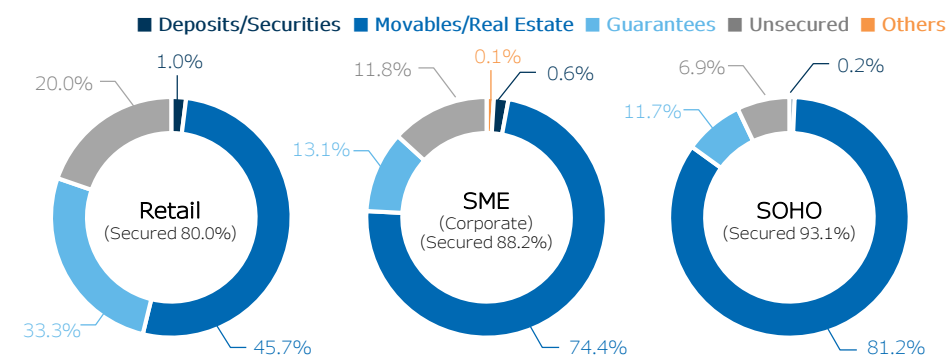
Won in trillions	1Q22	1Q21	YoY(%)	FY21	QoQ(%)
Total Assets	432.1	389.8	10.9	416.0	3.9
Financial Assets	72.7	58.0	25.3	68.1	6.8
Loans and Receivables	342.3	316.4	8.2	336.1	1.8
Loans in Won	264.2	247.9	6.6	262.2	0.8
Loans in F/C	26.1	20.7	26.1	24.5	6.5
Foreign Bills Bought	5.9	5.1	15.7	5.3	11.3
Total Liabilities	408.0	366.4	11.4	391.3	4.3
Deposits	320.9	296.1	8.4	314.8	1.9
Borrowings	22.9	19.3	18.7	21.4	7.0
Debentures	26.5	22.7	16.7	26.5	-
Shareholder's Equity ¹⁾	24.0	23.3	3.0	24.6	-2.4
Capital Stock	3.6	3.6	-	3.6	-
Hybrid Securities	2.6	3.1	-16.1	2.6	-
Retained Earnings	18.9	17.7	6.8	19.4	-2.6
Non-controlling Interests	0.1	0.1	-	0.1	-

Note 1) Controlling interests

NIM/NIS



Breakdown by Collateral (Bank)



* Loans in Won

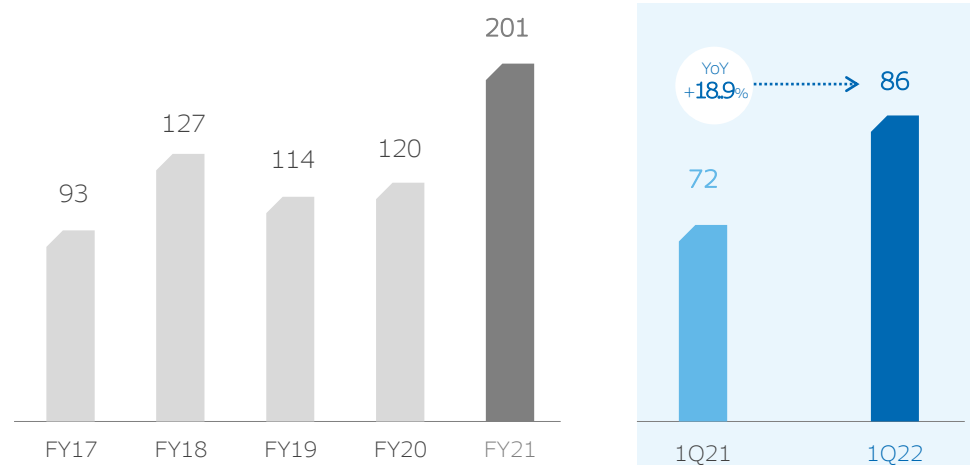
(1Q22 BUSINESS RESULTS)

III. Key Subsidiaries (2) Woori Card

Consolidated Income Statement

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Operating Revenue	238	186	27.6	167	41.0
SG&A (-)	63	51	22.2	68	-8.6
PPOP	175	135	29.6	99	74.4
Impairment on Credit Loss (-)	60	40	50.8	59	1.9
Operating Income	115	95	20.5	40	181.0
Non-Operating Income	1	1	23.3	-1	NA
Income before corp. tax	116	96	20.6	39	191.2
Corp. Tax (-)	30	24	25.6	13	121.6
Net Income	86	72	18.9	26	227.6

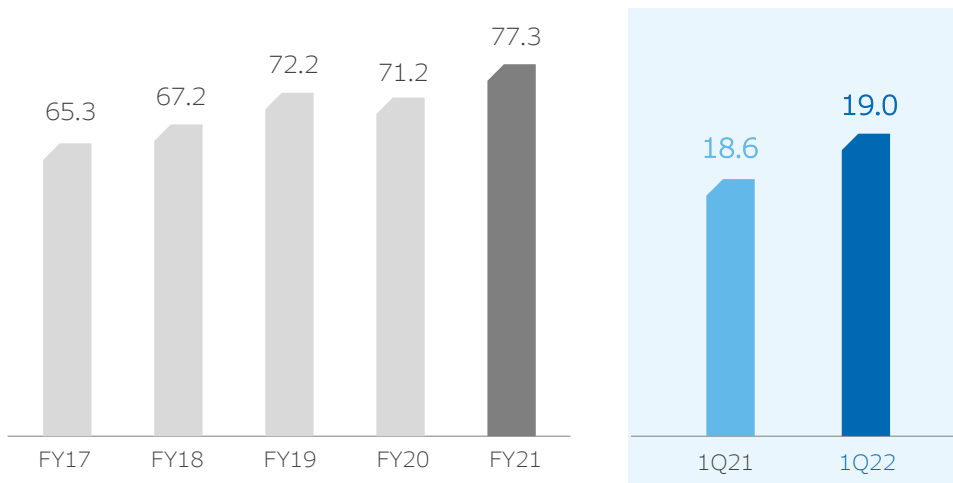
Net Income



* Consolidated basis (K-IFRS)

Card Transaction Volume ¹⁾

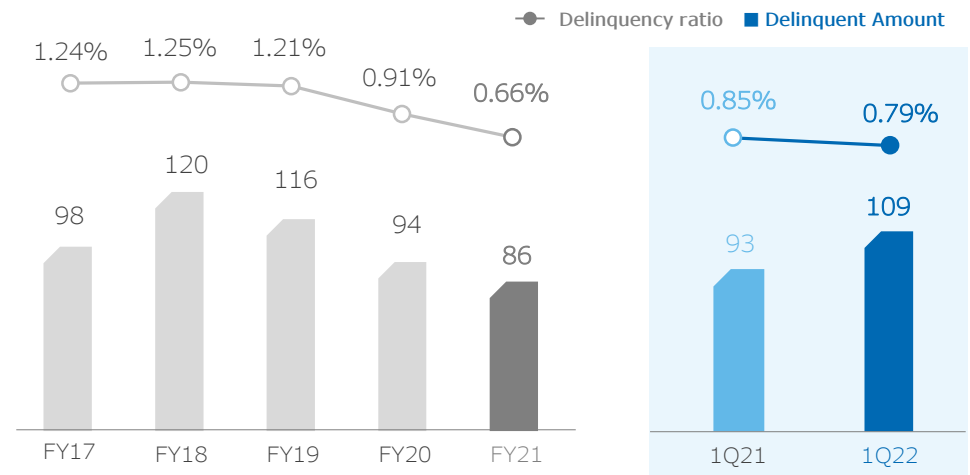
Won in trillions



Note 1) Credit card and Debit card

Delinquency Ratio

Won in billions

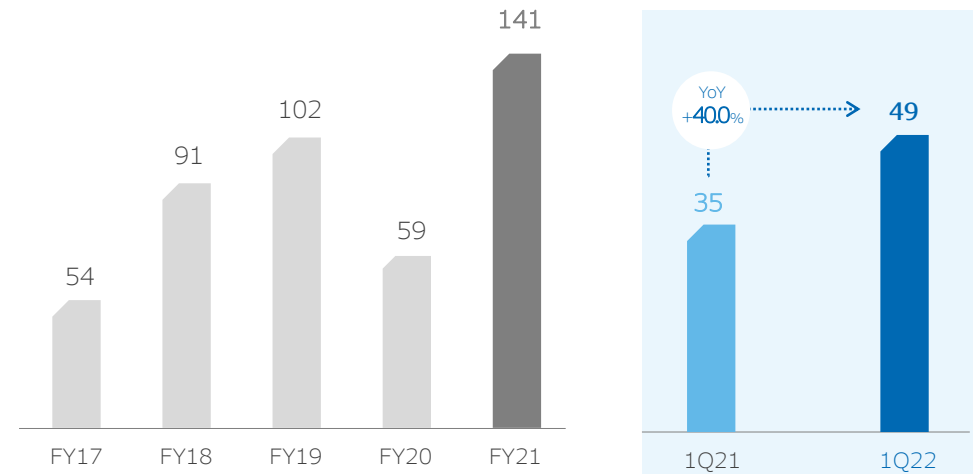


III. Key Subsidiaries (3) Woori Financial Capital

Consolidated Income Statement

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Operating Revenue	111	89	24.9	117	-5.2
Interest Income	92	68	34.9	89	4.2
Non-Interest Income	19	21	-8.3	29	-34.1
Impairment on Credit Loss (-)	22	18	20.8	73	-70.6
SG&A (-)	23	22	5.8	28	-18.3
Other Income	-	-16	NA	-1	NA
Income before corp. tax	67	34	98.7	16	323.4
Corp. Tax (-)	18	-1	NA	4	350.0
Net Income	49	35	40.0	12	308.3

Net Income



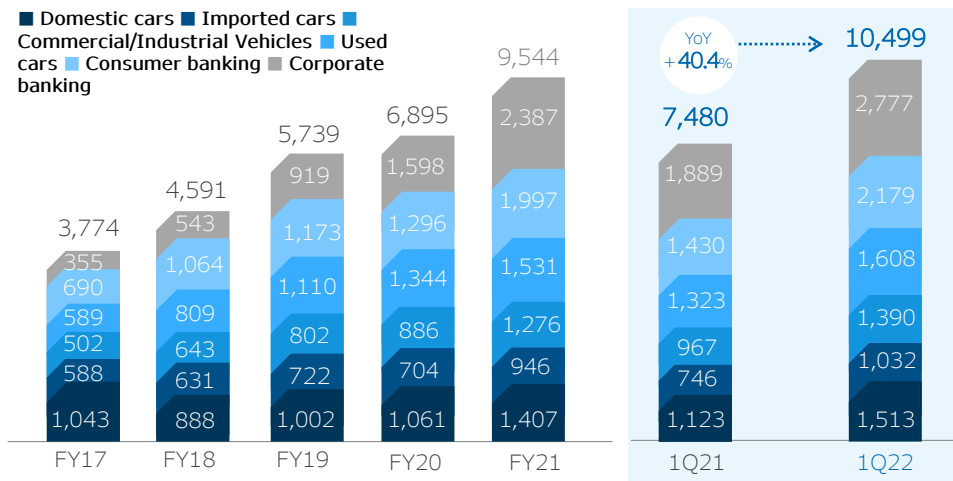
* Consolidated basis (K-IFRS)

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

Loan Portfolio

Won in billions

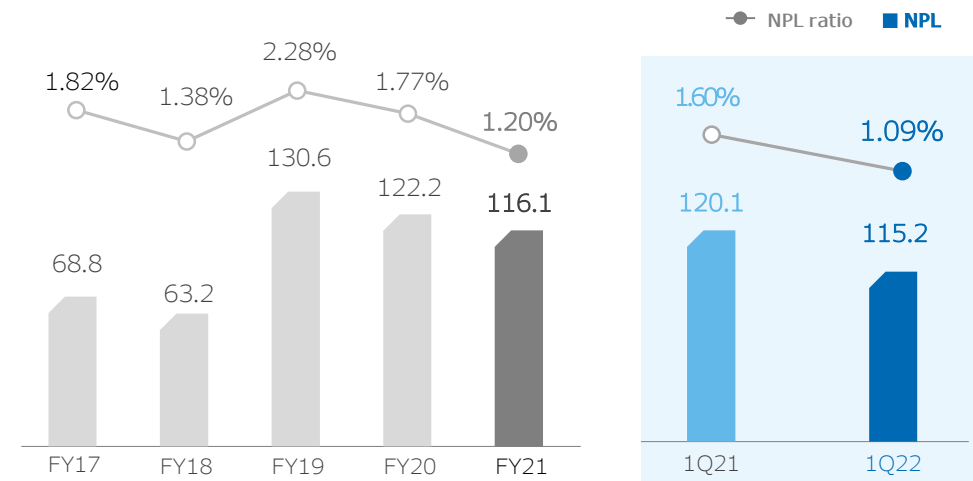
■ Domestic cars ■ Imported cars ■ Commercial/Industrial Vehicles ■ Used cars ■ Consumer banking ■ Corporate banking



* Separate basis (K-IFRS)

NPL Ratio

Won in billions



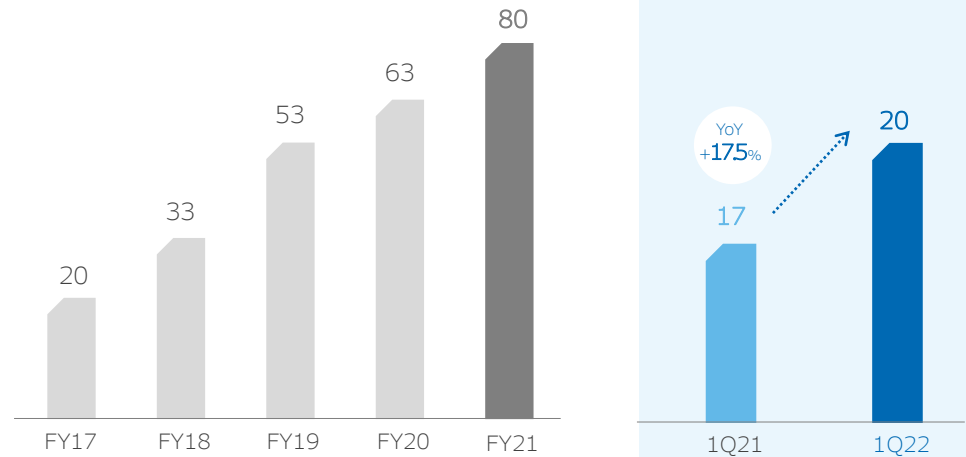
* Separate basis (K-IFRS)

III. Key Subsidiaries (4) Woori Investment Bank

Consolidated Income Statement

Won in billions	1Q22	1Q21	YoY(%)	4Q21	QoQ(%)
Net Operating Revenue	50	32	56.4	38	32.4
Interest Income	29	25	14.9	29	-
Non-Interest Income	22	7	198.9	9	152.1
Impairment on Credit Loss (-)	9	0	NA	5	75.4
SG&A (-)	15	11	38.4	16	-6.1
Other Income	0	0	NA	0	NA
Income before corp. tax	27	22	20.3	18	51.0
Corp. Tax (-)	7	5	29.8	4	58.4
Net Income	20	17	17.5	13	48.8

Net Income

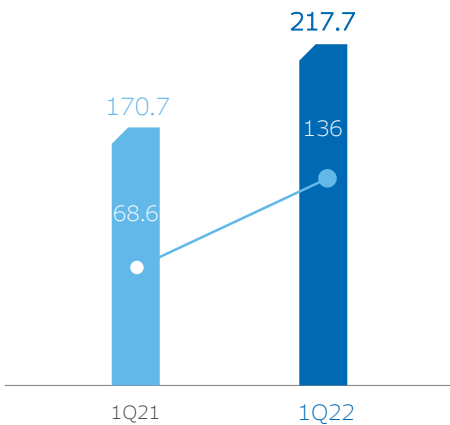


* Consolidated basis (K-IFRS)

CMA and Digital Customers

thousand persons

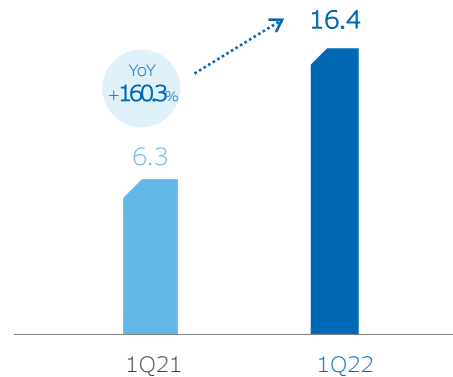
■ CMA customers ● Digital customers



IB related Revenue

Won in billions

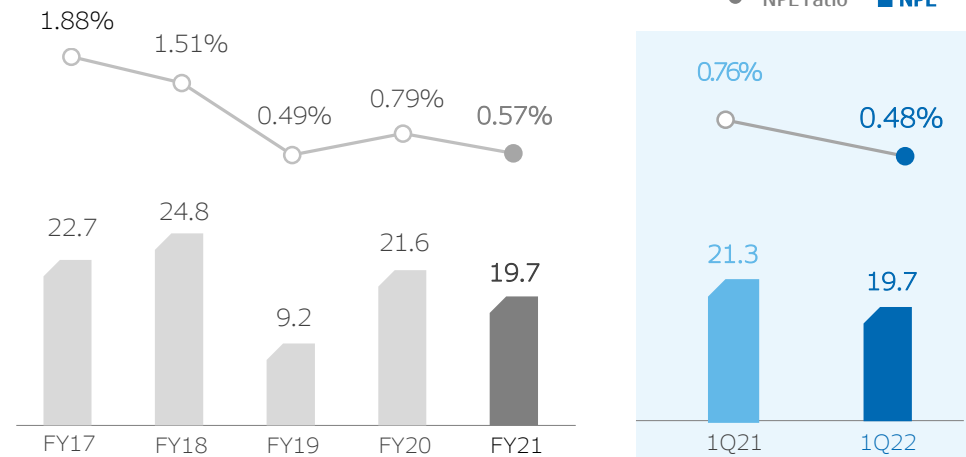
■ IB related Revenue



NPL Ratio

Won in billions

● NPL ratio ■ NPL



“Digital Super-Innovation”

Focus Group Capabilities on Expanding Mobile Platform Customer Base

Enhance Corporate Value

Increase MAU

Secure Industry Leading Platform Customer Base

Strengthen Platform Competitiveness

- Launch Strategic Products/Services
- Increase Users through Strategic Partnerships

Innovation of Data-Driven Customer Experience

- Establish Real-Time Analysis System
- Personalized Marketing & Services

New Technology First Mover

- Discover & Develop New Tech Biz
- Expand Tech-Based Services

2022 Digital Strategic Direction

01 Strengthen Competitiveness of Flagship Platform

- + Build up Organizational Competencies to Dramatically Increase MAU
- + Develop Competitive Digital Products/Services, Strengthen Digital Marketing, Increase Strategic Partnerships for Customer Acquisition and Retention

02 Customer Experience Innovation through Building a Sophisticated Data Framework

- + Customer Experience Innovation on the Data-Based Platform through Personalized Marketing and Services
- + Establish Real-Time Data Analytics System and Facilitate Data Commercialization

03 Trend Setter of New Digital Businesses Based on New Technologies

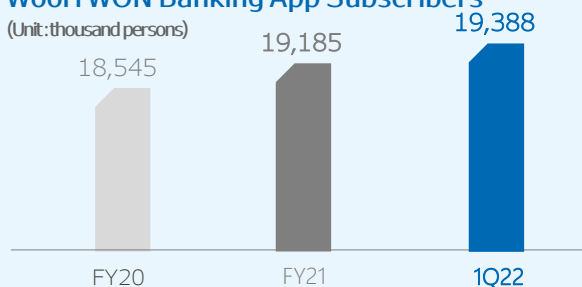
- + Identify and Develop Tech-Based Businesses (Hyperscale AI Banker, Metaverse, Blockchain, etc)
- + Drive the initiative in the New Tech Markets (Virtual Assets, Metaverse, etc)

IV. Appendix : (2) Key Digital Highlights (Bank, Card)

Bank

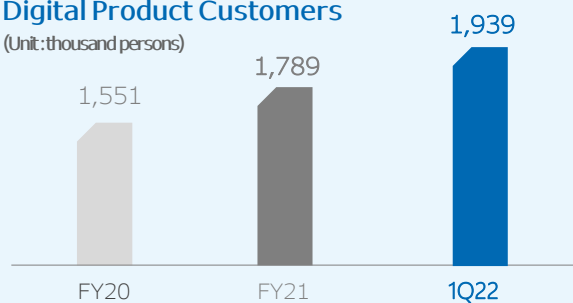
Woori WON Banking App Subscribers

(Unit: thousand persons)



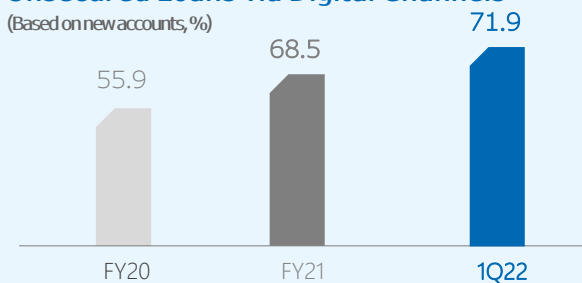
Digital Product Customers

(Unit: thousand persons)



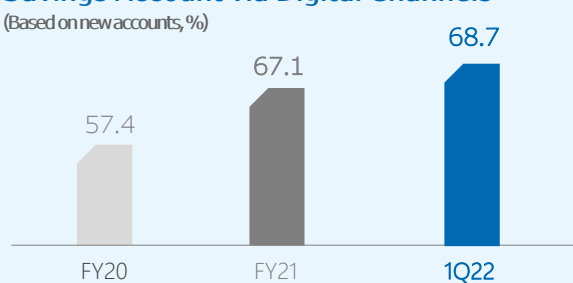
Unsecured Loans via Digital Channels

(Based on new accounts, %)



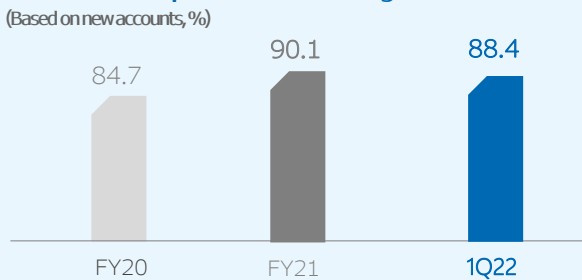
Savings Account via Digital Channels

(Based on new accounts, %)



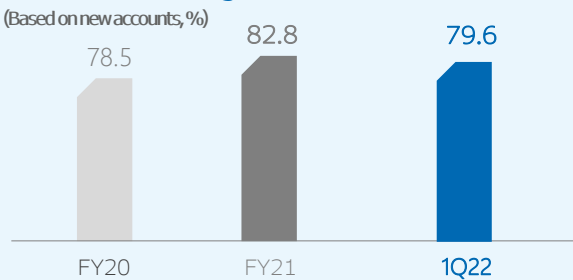
Installment Deposit Account via Digital Channels

(Based on new accounts, %)



Fund Sales via Digital Channels

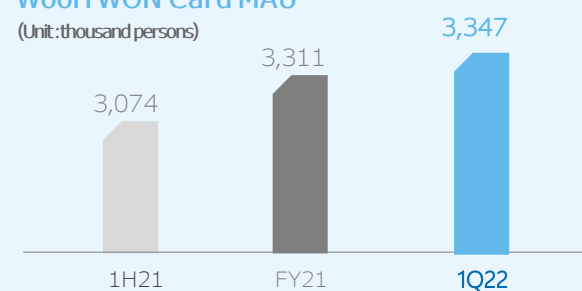
(Based on new accounts, %)



Card

Woori WON Card MAU

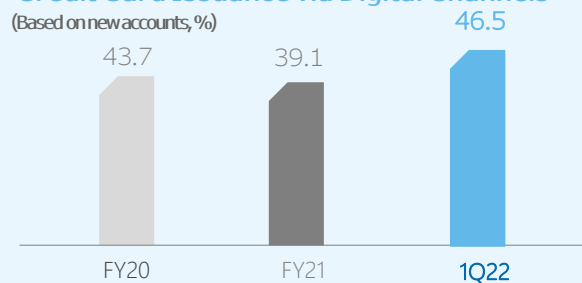
(Unit: thousand persons)



※ Implemented new MAU measurement system from 2021

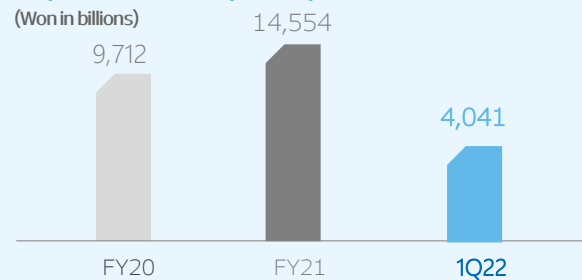
Credit Card Issuance via Digital Channels

(Based on new accounts, %)



Payment via Simple Payment Service

(Won in billions)



Q & A

