

QUESTIONNAIRE FOR CREDIT ORGANIZATION CLIENTS

Name of legal entity and legal form		
Account number		
Full client name	AO Woori Bank	
Abbreviated client name	AO Woori Bank	
Foreign-language client name (if any)	AO Woori Bank	
Legal form	Joint-Stock company	
Information on state registration		
Taxpayer ID number	7750004231	
Foreign company code, for non-residents (if any)		
Information on state registration: date, number, name of registering body, place of registration	October 18, 2007, Moscow Department of Federal Tax Service	
Principal State Registration Number (OGRN)	1077711000190	
Date of state registration (assignment of OGRN)	18.10.2007	
Bank ID code, for resident credit organizations	044525163	
Codes for forms of federal state statistics surveillance	OKPO	84074239
	OKOPF	12267
	OKFS	27
	OKVED	64.1
	OKATO	45286552000
Address of location		
Postal code	121099	
Settlement (city, urban settlement, village etc.)	Moscow	
Street name	Novinsky Boulevard	
Building (estate) number	8	
Mailing address		
Postal code	121099	
Settlement (city, urban settlement, village etc.)	Moscow	
Street name	Novinsky Boulevard	
Building (estate) number	8	
Information on presence or absence at indicated legal entity's address of its permanently operating management body or other body or person entitled to act on behalf of legal entity without power of attorney		
Permanently operating management body, other body or person entitled to act on behalf of legal entity without power of attorney	<input type="checkbox"/> Yes , present at legal entity's location address <input type="checkbox"/> No , present at the following address (<i>Postal code, district (region), settlement (city, urban settlement etc.), street name, building (estate) number, section (structure) number, office number:</i> _____	
Contact information		
Tel.	(495) 783 97 87	
Fax	(495) 783 98 88	
E-mail	mail@woori.ru office@woori.ru	
Web site (www.)	http://woori.ru/	
<p>Structure and person-by-person composition of legal entity's management bodies (<i>when providing information here, persons comprising management bodies are to be indicated. As far as legal entities are concerned, the following is to be indicated: organization name, Taxpayer ID (INN), Principal State Registration Number (OGRN), place of location; as far as resident natural persons are concerned, the following data is to be filled in: full name of natural person, date of birth, place of birth, place of residence, details of personal ID document; as far as non-resident natural persons are concerned, the following is to be indicated: natural person's full name, date of birth, place of birth, place of residence, details of personal ID document, migration card data (series and number, validity period), details of document certifying right for stay (residence) in the territory of the Russian Federation (information concerning visa, residence permit, temporary residence permit, etc.)</i>)</p>		
Highest management body	General Shareholders' Meeting of the Bank	

Board of Directors (Supervisory Board)	Board of Directors: Lim Kyung Cheon (Republic of Korea) - Chairman Kim Jinyong (Republic of Korea) - Member Kang Kee Joong (Republic of Korea) – Member Lee Sang Hyouk (Republic of Korea) - Member Azarenko Alyona (Russian Federation) - Member		
Collegiate management body	Management Board of the Bank: Chairman of the Board: Kang Kee Joong Deputy chairman of Management Board: V. O. Voronchenko, Chief Accountant, Management Board member: M. G. Doroshenko		
Executive body of Management Board	Chairman of the Board: Kang Kee Joong		
Information on founders, persons entitled to give directions obligatory for client or otherwise being able to direct client's actions, including information on parent company or dominant participating company (for subsidiaries or dependent companies), holding or financial-and-industrial group (if client participates in the same)			
Detached subdivisions (if existent and if credit organization possesses information on the same)			
Charter capital			
Information on amount of registered and paid-up charter (contributed) capital, or amount of charter fund, property	Registered	1 450 000 000 rubles	
	Paid-up	1 450 000 000 rubles	
Source of forming of charter (contributed) capital, or amount of charter fund, property	<input type="checkbox"/> Monetary funds <input type="checkbox"/> Property <input type="checkbox"/> Other		
Information on principal client's correspondent banks			
Raiffeisen Bank International AG, Vienna /EUR; Raiffeisen Bank International AG, Vienna /USD; Citi Bank, N.Y. / USD.			
Information on organization's director			
Last name, first name, patronymic (if any)	Kang Kee Joong		
Date of birth	19.11.1968		
Place of birth	Republic of Korea		
Citizenship	Republic of Korea		
Address of place of residence (place of registration) or place of stay	Moscow, Dokhturovsky Lane, 6, 40		
Name of ID certification document	Passport	Series and number of document certifying ID	M33819397
Date of issue	06.07.2018	Document validity period	06.08.2028
Issuer of document certifying ID	Ministry of Foreign Affairs of the Republic of Korea		
Information on pertaining to public officials category (if answer is positive, it is necessary to fill in natural person's questionnaire as well)			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No. Director is foreign public official / Russian public official / official of public international organization			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No. Director is family member of foreign public official / Russian public official / official of public international organization: spouse, close relative (relative in direct ascending and descending line (parent, child, grandfather, grandmother, grandson (grand-daughter), full-blood (half-blood) (having common father or mother) brother (sister), adoptive parent (adoptive child))			
Yes <input checked="" type="checkbox"/> No. Director acts on behalf of foreign public official / Russian public official / official of public international organization			
Information on license granting right for execution of operations which are subject to licensing			
License type	License for performance of banking operations		
License number	3479		
License issue date	13.12.2016		
License issuer	Central Bank of the Russian Federation		
License validity period	from	-	to -
List of types of licensed operations	1. Attraction of legal entities' monetary funds to deposits (current and fixed-term deposits); 2. Investment (on own behalf and at own expense) of legal entities' monetary funds attracted as deposits (current and fixed-term deposits); 3. Opening and keeping of legal entities' bank accounts;		

	<p>4. Performance of settlements at legal entities' instructions (including correspondent banks) via their bank accounts;</p> <p>5. Collection of monetary funds, promissory notes, payment and settlement documents, as well as provision of cash-desk services to natural and legal entities;</p> <p>6. Purchase and sale of foreign currency in cash and cashless form;</p> <p>7. Issuance of bank guarantees;</p> <p>8. Execution of transfers of monetary funds at natural persons' instructions without opening of bank accounts (with the exclusion of postal remittances)</p> <p>II. License for attraction of natural persons' monetary funds as deposits in rubles and in foreign currencies;</p> <p>1. Attraction of natural persons' monetary funds as deposits (current and fixed-term deposits);</p> <p>2. Investment (on own behalf and at own expense) of natural persons' monetary funds attracted as deposits (current and fixed-term deposits);</p> <p>3. Opening and keeping of natural persons' bank accounts;</p> <p>4. Execution of transfers of monetary funds at natural persons' instructions via their bank accounts.</p>
<p>Information on persons in whose benefit your organization acts (if third persons are present, it is necessary to fill in questionnaire of legal entity beneficiary, natural person / individual entrepreneur beneficiary as well)</p>	
<p>When executing bank operations and other deals, the organization acts</p>	<p><input checked="" type="checkbox"/> in own benefit;</p> <p><input type="checkbox"/> in benefit of third person pursuant to:</p> <p><input type="checkbox"/> agency agreement,</p> <p><input type="checkbox"/> engagement agreement,</p> <p><input type="checkbox"/> commission agreement,</p> <p><input type="checkbox"/> trust management agreement,</p> <p><input type="checkbox"/> other grounds</p>
<p align="center">Purposes of establishing business relations with the Bank</p>	
<p><input checked="" type="checkbox"/> performance of settlements at legal entities' instructions (including correspondent banks) via their bank accounts</p> <p><input type="checkbox"/> conversion operations</p> <p><input type="checkbox"/> swap operations</p> <p><input checked="" type="checkbox"/> inter-banking deposit and credit operations on foreign and domestic financial markets</p>	
<p align="center">History, reputation, market segment and competition (information confirming existence of credit organization, for example link in Bankers Almanac), information on reorganization, changes in nature of operations, past financial problems, reputation on domestic and foreign markets, market presence, principal share in competition and on the market, specialization in banking products, etc.)</p>	
<p>History of the Bank:</p> <p>18.10.2007 Registration of ZAO Woori Bank as a legal entity;</p> <p>22.11.2007 Payment of authorized capital in the amount of RUB 500 000 000;</p> <p>06.12.2007 Obtaining a banking licence;</p> <p>20.12.2007 Start of banking operations;</p> <p>24.05.2011 Inclusion in the register of banks participating in the system of compulsory deposit insurance; obtaining a license to attract funds of individuals to deposits;</p> <p>07.06.2011 Branch registration in St. Petersburg;</p> <p>25.02.2014 Increase of authorized capital up to RUB 1 450 000 000;</p> <p>25.12.2014 Registration of a representative office in Vladivostok;</p> <p>01.12.2016 Change of name of ZAO Woori Bank to AO Woori Bank.</p> <p>AO Woori Bank offers its customers the following products and services in the field of international settlements and trade financing:</p> <ul style="list-style-type: none"> - financing of imports - financing of clients in the form of opening a documentary letter of credit and/or issuing bank guarantees; - assistance in the organization of settlements taking into account the specifics of the counterparty country; - a full range of services for servicing import/export letters of credit, including in settlements in rubles with counterparties in the Republic of Korea - opening, aviation, confirmation, transfer (transfer), payment, organization of non-registration (including discounting) of documents on export letters of credit; - calculations in the form of documentary collection; - provision of all types of guarantees, as well as stand-by letters of credit, including: development of guarantee texts that maximally protect the interests of customers, aviation and confirmation of the authenticity of guarantees issued by foreign banks in favor of customers. 	

<p>The bank attracts free funds of corporate clients in rubles for fixed-term deposits, in the amount of at least 100 million rubles.</p> <p>The Bank issues loans: Loans and credit lines to finance current activities; Financing of construction and real estate operations; Loans secured by property rights for revenue under contracts.</p> <p>The Bank is included by the Federal Customs Service of Russia in the Register of banks, other credit organizations and insurance organizations that have the right to issue bank guarantees for the payment of customs duties and taxes, which allows the Bank to provide guarantees in favor of the customs authorities of the Russian Federation.</p> <p>The Bank is included by the Ministry of Finance of Russia in the List of banks that meet the established requirements for accepting bank guarantees for tax purposes, which allows the Bank to provide guarantees in accordance with Federal Law № 44-FZ of 05.04.2013 "On the contract system in the field of procurement of goods, works and services to meet state and municipal needs," guarantees for the execution of state contracts in accordance with Federal Law № 223-FZ of 18.07.2011 "On procurement of goods, works, services by certain types of legal entities" as well as guarantees in favor of the tax authorities of the Russian Federation.</p> <p>The Bank provides settlement and cash services to corporate clients in rubles, US dollars and euros.</p> <p>The Bank buys and sells cashless US dollars and euros for cashless rubles.</p>		
<p>Measures taken during implementation of internal control programs for the purpose of prevention of legalization of criminal income (money laundering) and terrorism financing</p>		
<p>Are there enactments passed in your bank which are directed at prevention of legalization of criminal income (money laundering) and terrorism financing? If so, please provide us with details.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Internal control rules directed at prevention of legalization of criminal income (money laundering) and terrorism financing.</p>		
<p>Does your bank have a designated employee responsible for organization of work in the sphere of prevention of money laundering and terrorism financing? If so, please give us the following information: full name, phone number, mailing address and e-mail address of this employee.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Is it ensured that all of the bank's employees (irrespective of job position and within the framework of their competence) participate in detection, as far as operations of the bank's clients are concerned, of operations which are subject to obligatory control, as well as other operations involving monetary funds or other property related to legalization of criminal income (money laundering) and terrorism financing?</p>		<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Is there a program adopted in your bank that concerns personnel training in prevention of legalization of criminal income (money laundering) and terrorism financing and detection of suspicious transactions?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Do the rules of your bank require client identification?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Does your bank have an automated system for monitoring clients' transactions and operations?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>At account opening, do you check potential clients as to their inclusion in the list of organizations and natural persons for whom there are indications of their participation in extremist activities?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Does your bank establish correspondent relations if correspondent does not take measures for prevention of legalization of criminal income (money laundering) and terrorism financing?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<p>Does your bank have relations with non-resident banks which do not have permanently operating management bodies in territories of countries where they are registered?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Does your bank take measures directed at prevention of establishing relations with resident/non-resident banks with respect to which there exists information on their accounts being used by banks without permanently operating management bodies in territories of countries where they are registered?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Does your bank use (or will use) accounts opened for performance of transactions of those clients (natural or legal entities) that, in accordance with legally established procedures, are deemed to be involved in terrorism activities (or are deemed as such by competent bodies of foreign countries or international organizations)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Do you provide banking services to banks which are physically not present in the territory of the country of their registration?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Are there inspections conducted with respect to your activities in prevention of criminal income (money laundering) and terrorism financing by external and internal auditors? If so, please indicate which.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>External auditor: Joint-Stock Company for the Provision of Audit and Consulting Services "INAUDIT" OGRN - 1027739016337</p>		

Chairman of the Board

✓ 

Kang Kee Joong

Stamp

30.03.2021

