



330 Fifth Ave., 3FL. New York, NY 10001

WOORI AMERICA BANK COMMUNITY REINVESTMENT ACT STATEMENT

Woori America Bank is a wholly owned subsidiary of Woori Bank, Seoul, Korea and has its corporate office located at 330 Fifth Avenue, New York, New York 10001. The Bank has 22 branch offices located in the following 8 states: NY (5); NJ (4); PA (1); MD (1); VA (2); CA (6); TX (2); & GA (1). Woori America Bank delineates 28 whole counties as its Facility Based Assessment areas within those States as noted below:

Delineation of Facility Based Assessment Areas (FBAA)

1- New York

New York (061), Queens (081), Kings (047), Bronx (005), Richmond (085) and Nassau (059) Counties

All of New York County (061), Queens County (081), Kings County (047), Bronx County (005), Richmond (085) which are part of the Metropolitan Statistical Area ("MSA") 35614 and Nassau County (059) which is a part of MSA 35004, have been delineated as the bank's FBAA.

Woori America Bank's main branch office and corporate headquarter are located on 330 Fifth Avenue, New York, New York 10001 as well as four branch offices in Queens County, located at the following locations:

136-88 39th Avenue, Flushing, New York 11354
43-22 50th Street, Woodside, New York 11377
215-10 Northern Blvd., Bayside, New York 11361
164-25 Northern Blvd., Flushing, New York NY 11358

2- New Jersey

Bergen County (003)

All of Bergen County (003), which is part of the Metropolitan Statistical Area ("MSA") 35614, has been delineated as the bank's FBAA.

Woori America Bank has four branch offices in Bergen County, located at the following locations:

321 Broad Avenue, #104, Ridgefield, NJ 07657
2053 Lemoine Avenue, Fort Lee, NJ 07024
225 Broad Avenue, Palisades Park, NJ 07650
234 Closter Dock Road, Closter, NJ 07624

3- Pennsylvania

Philadelphia (101), Montgomery (091) and Bucks (017) Counties

All of Philadelphia County (101) a part of Metropolitan Statistical Area ("MSA") 37964 and Montgomery and Bucks County (091) as part of the Metropolitan Statistical Area ("MSA") 33874, have been delineated as the Bank's FBAA.



330 Fifth Ave., 3FL. New York, NY 10001

WOORI AMERICA BANK COMMUNITY REINVESTMENT ACT STATEMENT

Woori America Bank has one branch office at the following location:

7300 Old York Road, Elkins Park, PA 19027

4- Virginia

Fairfax (059), Fairfax City (600), Prince William (153), Manassas City (683) and Manassas Park City (685) Counties

All of Fairfax County (059), Fairfax City County (600), Prince William County (153), Manassas City (683) and Manassas Park City (685) all of which are part of the Metropolitan Statistical Area ("MSA") 11694, have been delineated as the bank's FBAA.

Woori America Bank has two branch offices at the following locations:

4231 Markham Street, Suite G, Annandale, VA 22003
13832 Braddock Road, Centreville, VA 20121

5- Maryland

Howard (027), Montgomery (031), and Anne Arundel (003) Counties

All of Howard County (027), Montgomery County (031), and Anne Arundel (003) have been delineated as the Bank's FBAA. Anne Arundel and Howard County are a part of Metropolitan Statistical Area ("MSA") 12580. Montgomery County resides in MSA 23224.

Woori America Bank has one branch office in Howard County at the following location:

10035 Baltimore National Pike, Suite B, Ellicott City, MD 21042.

6- California

Los Angeles (037) and Orange (059) Counties

All of Los Angeles County (037) and Orange County (059), which are part of the Metropolitan Statistical Area ("MSA") 31084 and 11244 respectively, have been delineated as the bank's FBAA.

Woori America Bank has six branch offices at the following locations:

3540 Wilshire Blvd, Suite 104, Los Angeles, CA 90010
3360 West Olympic Blvd., Suite 100, Los Angeles, CA 90019
5731 Beach Blvd., Suite 101, Buena Park, CA 90621
6940 Beach Blvd, D-124, Buena Park, CA 90621
14252 Culver Drive, Suite G, Irvine, CA 92604
2390 Crenshaw Blvd. unit C Torrance, CA 90501



330 Fifth Ave., 3FL. New York, NY 10001

WOORI AMERICA BANK COMMUNITY REINVESTMENT ACT STATEMENT

7- Texas

Denton (121), Collin (085), Dallas (113) Tarrant (439) Counties & Williamson (491) and Travis (453) Counties

All of Denton County (121), Collin (085), Dallas (113) and Tarrant County (439), 3 of which are part of the Metropolitan Statistical Area ("MSA") 19124 & 1 (Tarrant) in 23104, have been delineated as the Bank's FBAA. Additionally, Williamson (491) and Travis (453) Counties which are part of the Metropolitan Statistical Area ("MSA") 12420 have been delineated as part of the Bank's FBAA with the addition of the new Texas Austin Branch.

Woori America Bank has two branch offices at the following locations:

2405 S. Stemmons Freeway #102, Lewisville, TX 75067
14028 N. US 183 Hwy, Suite 330, Austin, TX 78717 (*new 2025*)

8- Georgia

Fulton (121) and Gwinnett (135) Counties

All of the Fulton County (121) and Gwinnett (135) which are part of the Metropolitan Statistical Area ("MSA") 12054, have been delineated as the Bank's FBAA.

Woori America Bank has one branch office at the following location:

3360 Satellite Blvd., Suite 14, Duluth, GA 30096

Maps of the bank's assessment areas are available for review in the bank's CRA Public File.

Additional Woori America Bank CRA-Oriented Activities

In an effort to ascertain community credit needs, officers of this Bank make visits or phone calls to present and prospective customers in these communities. Additionally, bank officers frequently participate with local organizations in community programs in an effort to ascertain the credit needs of these communities. Lastly, the Bank supports local and regional charities and not-for-profit organizations; particularly those that assist with community and small business development, housing, and quality of life, for low-to-moderate income regions.

Woori America Bank enjoys and maintains an open line of communication with various formal and informal community organizations and community groups that represent a broad spectrum of the Bank's local community. Many of the meetings are scheduled, some are ad hoc, but the Bank pays its attention to understanding the growing needs of its local community and how these needs may be met through its products and services. Organizations through which the bank ascertains community credit needs include, but are not limited to:

1. Neighborhood Housing Services of NYC (NHS)
2. Lawyers Alliance for New York
3. SCORE-Queens



330 Fifth Ave., 3FL. New York, NY 10001

WOORI AMERICA BANK COMMUNITY REINVESTMENT ACT STATEMENT

4. Greater Jamaica Development Corp.
5. Community Service Society of New York (CSS)
6. Local Initiatives Support Corporation (LISC)
7. Chinatown Manpower Project Inc. (CMP)
8. Urban Upbound
9. John Theissen Children's Foundation
10. Committee for Hispanic Children & Families (CHCF)
11. Leukemia Lymphoma Society- Nassau County
12. NJ Community Capital (NJCC)
13. Greater Bergen Community Action
14. Fair Housing Council of Northern NJ
15. Philadelphia Association of Community Development Corporations
16. Women's Opportunity Resource Center (WORC)
17. Locus, formerly known as Virginia Community Capital, Inc. (VCC)
18. Britepaths
19. Operation HOPE (HOPE Inside, Washington D.C.)
20. Junior Achievement of Greater Washington
21. Montgomery County Coalition for the Homeless (MCCH)
22. Maryland Affordable Housing Coalition
23. Bridges to Housing Stability
24. Neighborhood Housing Services of Los Angeles (LA NHS)
25. Koreatown Youth Community Center (YCCLA)
26. Neighbor Works-Orange County
27. United Way- Orange County
28. SCORE - Orange County
29. Veteran Women's Enterprise Center
30. CHETNA
31. Score- Dallas
32. The Pearson Project
33. Chance- Creating Hope and Needed Care for Everyone
34. Covenant House Georgia
35. United Way of Greater Atlanta
36. EVERFI- National (Youth Financial Education)

It is Woori America Bank's main objective to satisfy all the needs of the communities in which we operate. We are a full-service bank with some branches having extended ATM service hours (see that offers consumer and commercial loan products, credit cards as well as deposit products, both traditional and non-traditional at competitive rates/prices. You can come to one of our 22 physical branch locations or bank online with us. We are here to serve you. Any and all comments are welcome (See Community Reinvestment Act Notice).