

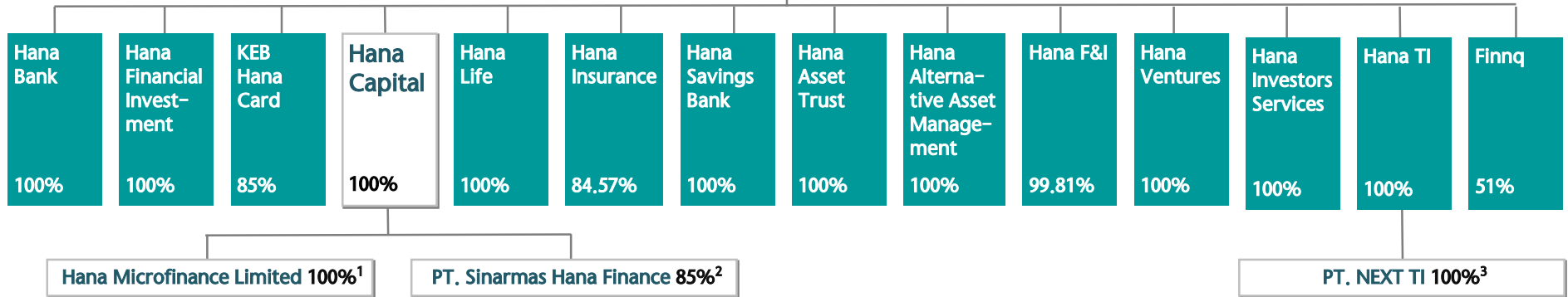


Hana Capital IR Presentation

2022.2Q

Hana Financial Group Inc.

Financial management strategies

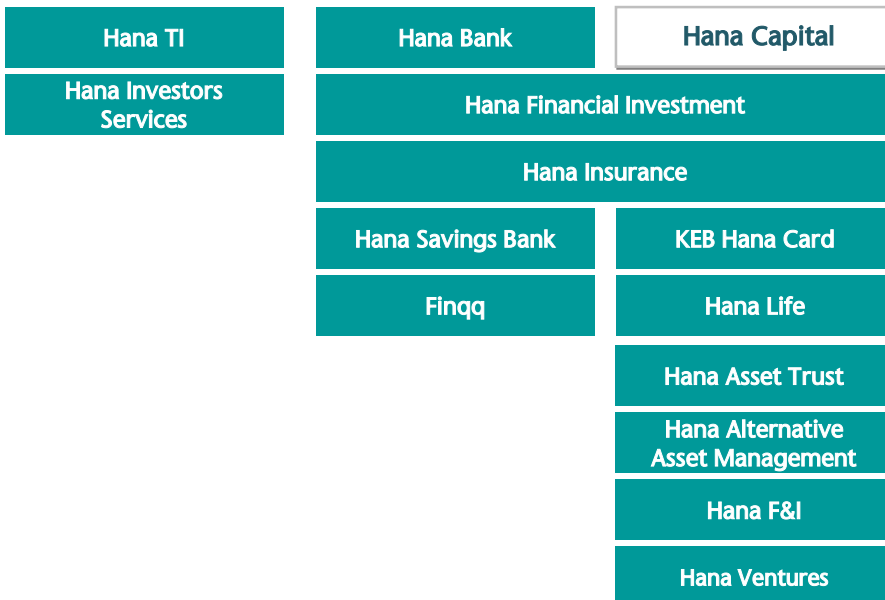


- 1) Shareholding of Hana Microfinance Limited: Hana Capital 75%, Hana Bank 25%
- 2) Shareholding of PT. Sinarmas Hana Finance: Hana Capital 55%, PT. Bank KEB Hana Indonesia 30%
- 3) Shareholding of PT. Next TI Indonesia: Hana TI 95.1%, Hana Capital 4.9%

Management strategies & group-wide support

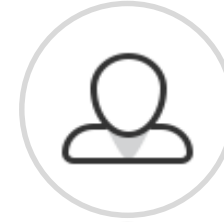
Distribution Channels

Product Development



Auto Finance

New/Used car, Lease/Rent car



Retail Finance

Personal/Stock Loan, Installment Finance, etc.



Corporate Finance

Medical equipment lease, IB, etc.

Hana Capital

CEO	Park Seung Oh
Business	Credit Finance, Financial Leasing
Date of foundation	1987.2.13
Branch	10
Credit Rating	AA-/Stable
No. of Employees	347

(As of 30 June, 2022)

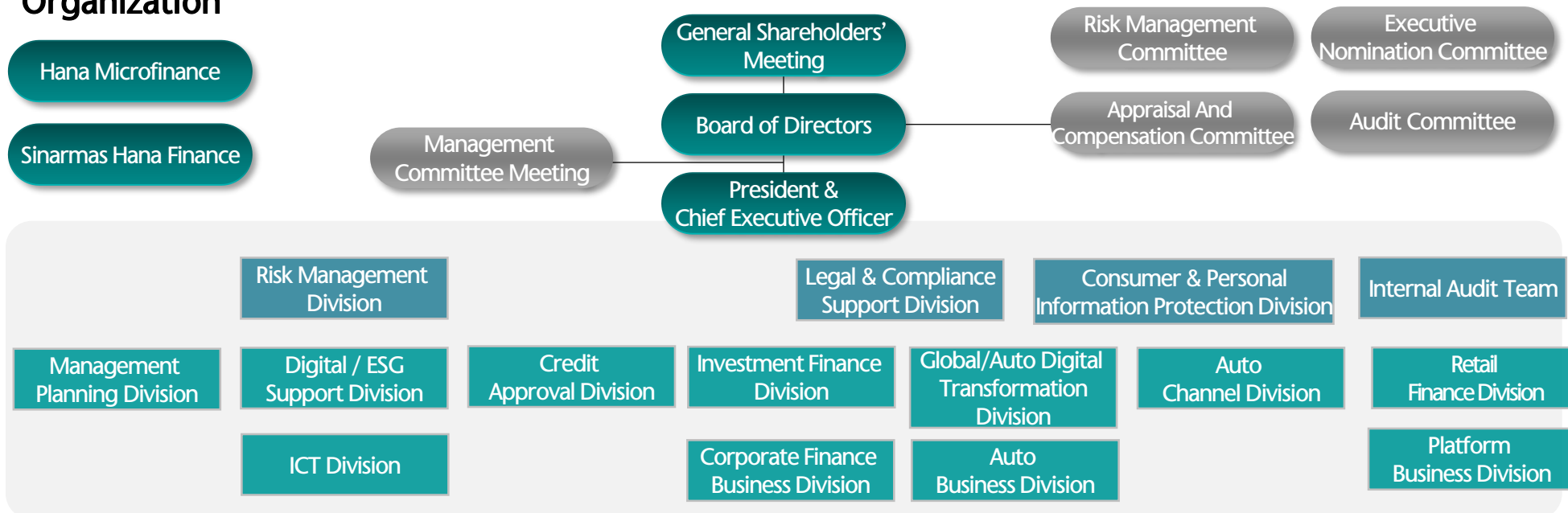
Financial Highlights

(KRW One hundred million)

Unit	2020	2021	2022.1Q	2022.2Q
Total assets	108,687	138,568	142,687	148,287
Total equity	12,740	18,264	18,874	19,650
Net income (Accumulated)	1,731	2,720	913	1,631
ROE	14.57%	18.01%	20.10%	17.53%
ROA	1.84%	2.22%	2.65%	2.32%

(Consolidated)

Organization

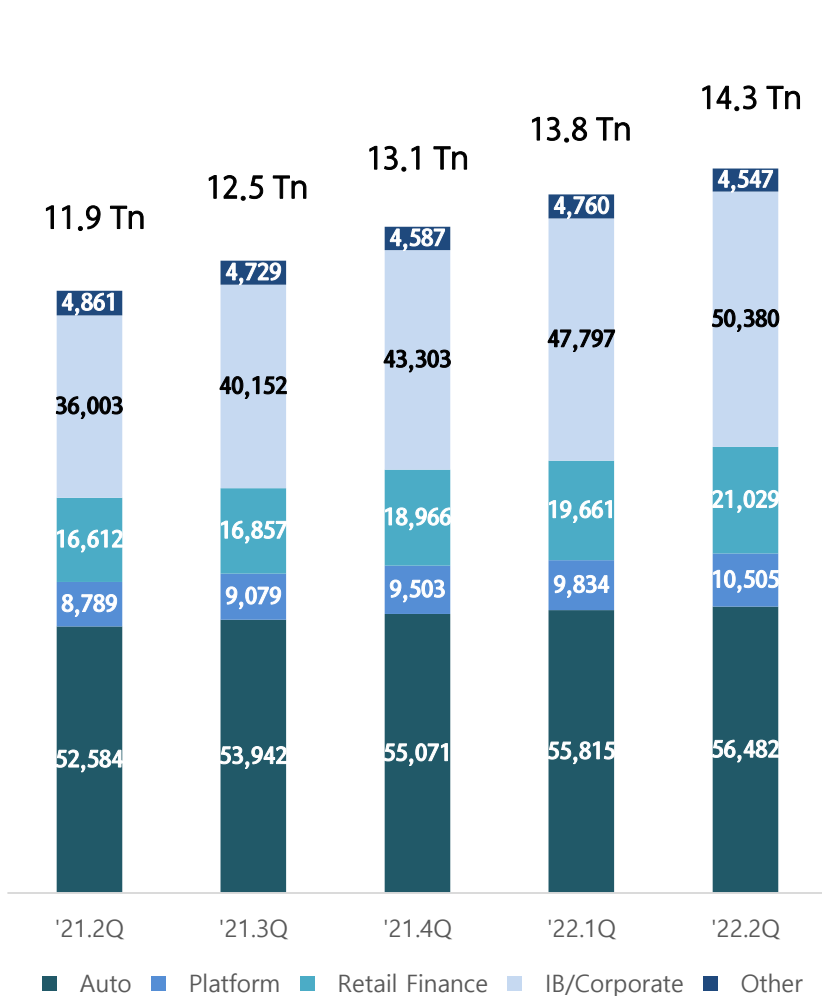


Financial Assets volume increased KRW 508 Billion(Bn) from the previous quarter including IB/Corporate 258 Bn, Retail Finance 137 Bn, Auto 67 Bn and Platform 67 Bn

Asset Portfolio

(KRW One hundred million)

(KRW One hundred million)

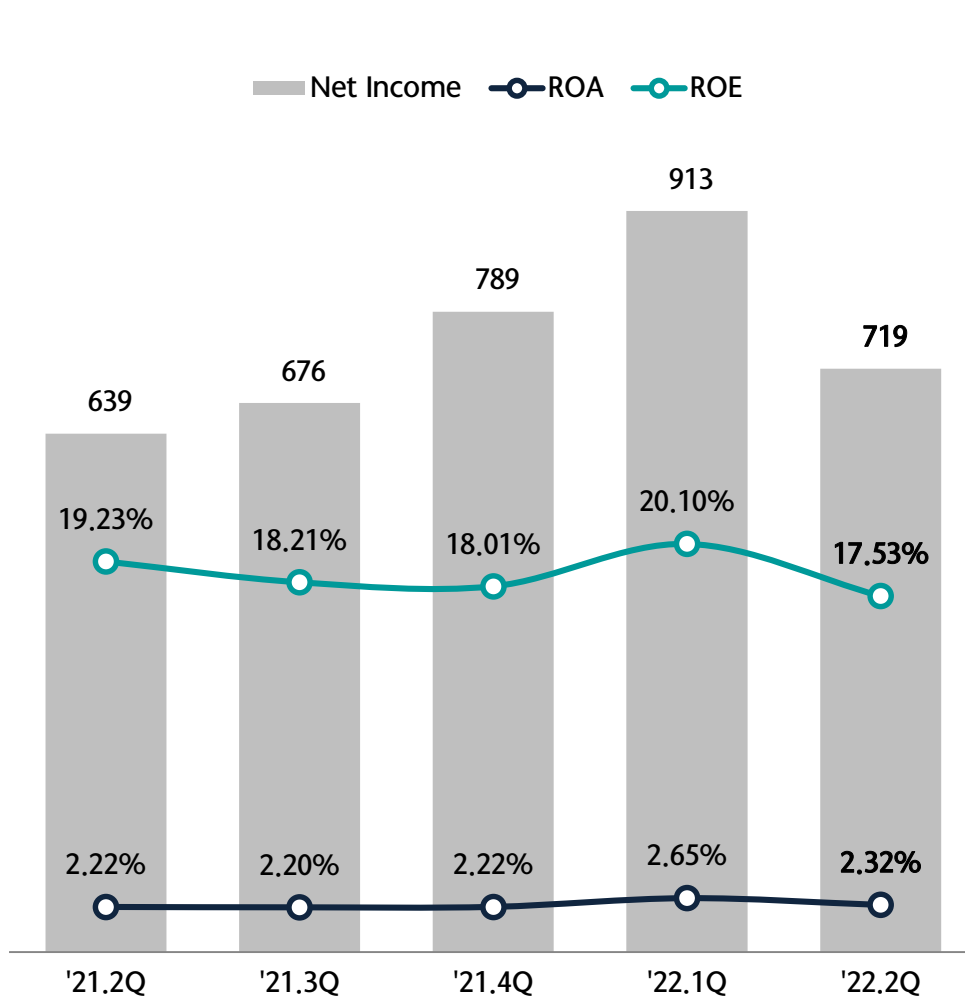


Unit	'21.2Q	'21.3Q	'21.4Q	'22.1Q	'22.2Q	QoQ
Financial Assets	118,849	124,759	131,430	137,867	142,942	5,075
Auto	52,584	53,942	55,071	55,815	56,482	667
Platform	8,789	9,079	9,503	9,834	10,505	671
Retail Finance	16,612	16,857	18,966	19,661	21,029	1,368
IB/Corporate	36,003	40,152	43,303	47,797	50,380	2,583
Other	4,861	4,729	4,587	4,760	4,547	-213

Achieved Operating income to KRW 135.9 Bn, Net income to KRW 71.9 Bn in the second quarter

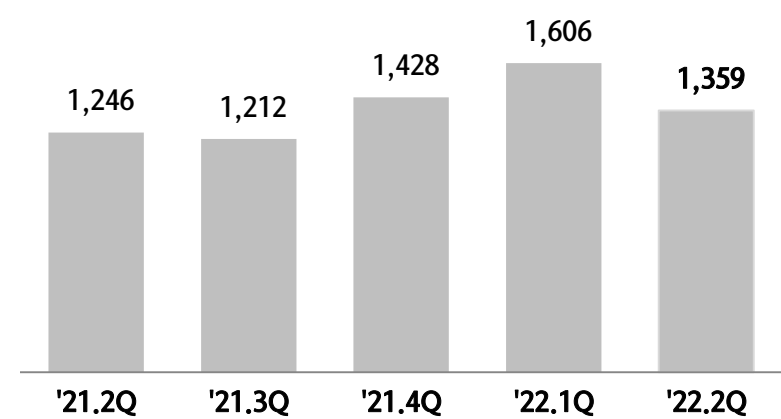
Net Income · ROA · ROE (Consolidated)

(KRW One hundred million)



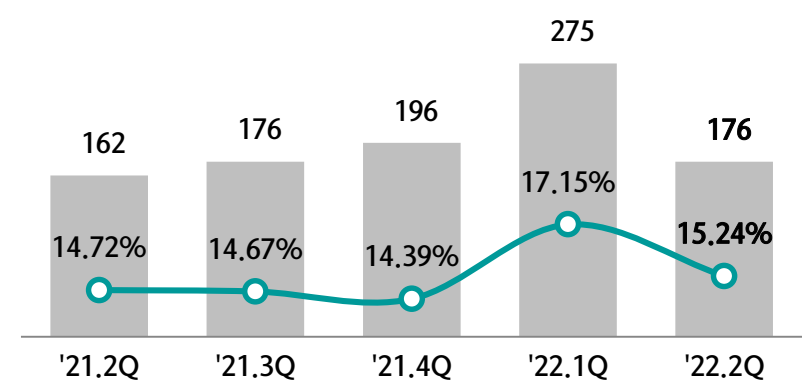
Operating Income (Consolidated)

(KRW One hundred million)



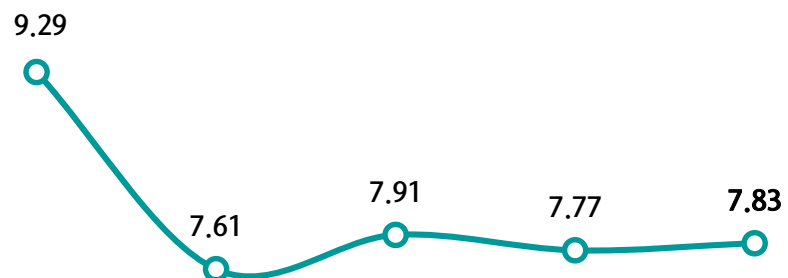
SG&A · Cost to Income Ratio (Consolidated)

(KRW One hundred million)



Leverage 7.83 x, (Adjusted) Capital/Asset Ratio 13.68%

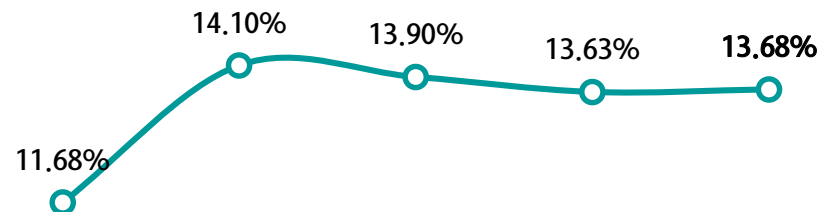
Leverage



'21.2Q '21.3Q '21.4Q '22.1Q '22.2Q

- 1) Regulatory guideline: under 9 x (Separate)
- 2) '21.7 finished capital increase

(Adjusted) Capital/Asset Ratio



'21.2Q '21.3Q '21.4Q '22.1Q '22.2Q

- 1) Regulatory guideline: over 7 % (Separate)

(KRW One hundred million)

Units	21.2Q	21.3Q	21.4Q	22.1Q	22.2Q
Assets	122,967	128,765	138,568	142,687	148,287
Equity	13,864	17,462	18,264	18,874	19,650

(Consolidated)

Consolidated Balance Sheet

(KRW One hundred million)

Unit	'21.2Q	'21.3Q	'21.4Q	'22.1Q	'22.2Q
Cash and deposits	1,294	1,711	4,197	1,578	2,092
Securities	11,104	11,844	12,911	14,009	15,817
Financial assets	109,810	114,515	120,286	125,782	128,917
Tangible assets	97	88	131	131	134
Other assets	1,337	1,343	1,866	2,020	2,297
Total assets	122,967	128,765	138,568	142,687	148,287
Borrowings	99,561	101,631	109,775	112,291	116,752
Other liabilities	9,542	9,671	10,530	11,522	11,885
Total liabilities	109,103	111,302	120,304	123,813	128,637
Capital	1,174	1,462	1,462	1,462	1,462
Capital surplus	2,181	3,891	3,891	3,891	3,891
Hybrid bond	1,496	2,495	2,495	2,495	2,495
Retained earnings	8,861	9,524	10,289	10,878	11,573
Accumulated other comprehensive income	-59	-113	-73	-63	5
Total equity	13,864	17,462	18,264	18,874	19,650
Total liabilities and equity	122,967	128,765	138,568	142,687	148,287

Consolidated Income Statement

(KRW One hundred million)

Unit	'21.2Q	'21.3Q	'21.4Q	'22.1Q	'22.2Q
Operating revenue	1,246	1,212	1,428	1,606	1,359
SG&A	162	176	196	275	176
Income before Provision	1,083	1,035	1,233	1,330	1,183
(Loan Loss)Provision	214	119	196	100	204
Operating income	869	914	1,039	1,231	980
Non-Operating income	-0.2	-5.0	-0.1	11.2	-0.6
Net income before tax	869	909	1,038	1,242	979
Income tax	233	224	267	322	254
Net income	639	676	789	913	719

Quality

Substandard and below asset ratio	0.65%	0.53%	0.50%	0.42%	0.43%
Delinquency Rate	0.50%	0.49%	0.48%	0.44%	0.49%

Disclaimer

The Financial results in IR Presentation are in accordance with IFRS Standards.

The Financial information has not been completely audited by our external auditor thus no assurance is provided that our financial statement are fully accurate, and thus our final audited statements may differ from the provide figures in this presentation

The company cannot accept responsibility for any loss or damage arising from the use of this information

Investor Relations

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