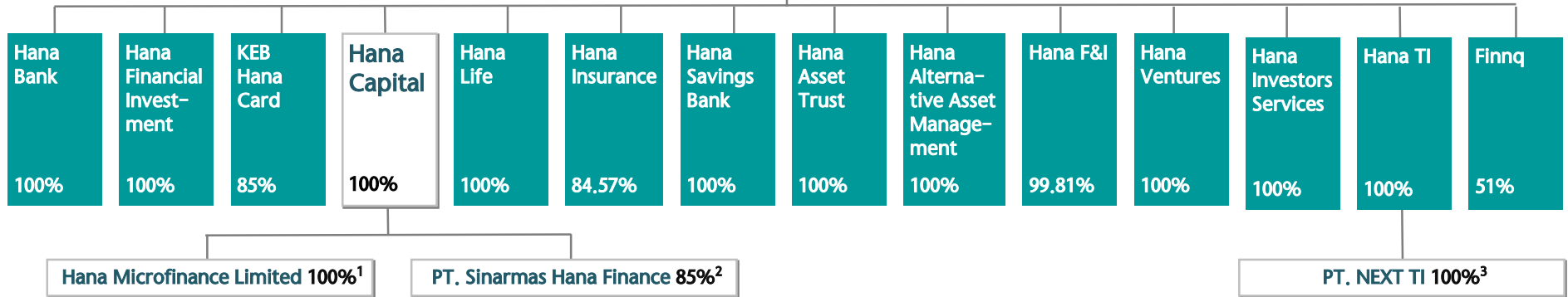


# Hana Capital IR Presentation

2022.3Q

## Hana Financial Group Inc.

Financial management strategies

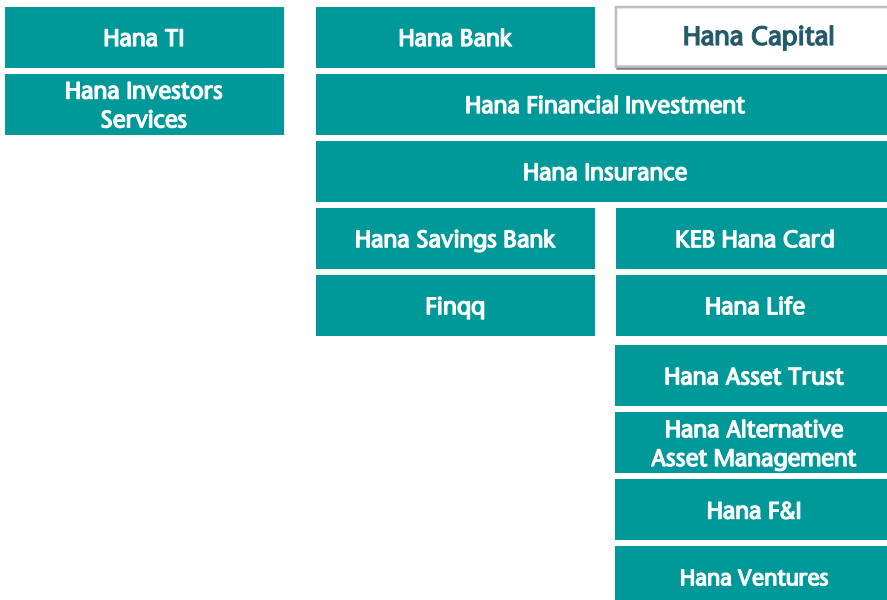


- 1) Shareholding of Hana Microfinance Limited: Hana Capital 75%, Hana Bank 25%
- 2) Shareholding of PT. Sinarmas Hana Finance: Hana Capital 55%, PT. Bank KEB Hana Indonesia 30%
- 3) Shareholding of PT. Next TI Indonesia: Hana TI 95.1%, Hana Capital 4.9%

### Management strategies & group-wide support

#### Distribution Channels

#### Product Development



#### Auto Finance

New/Used car, Lease/Rent car, etc.



#### Retail Finance

Personal/Stock Loan, Installment Finance, etc.



#### Corporate Finance

Medical equipment lease, IB, etc.



#### Global Finance

Indonesia/Myanmar overseas subsidiaries

## Hana Capital

CEO	Park Seung Oh
Business	Credit Finance, Financial Leasing
Date of foundation	1987.02.13
Branch	10
Credit Rating	AA-/Stable
No. of Employees	343

(As of 30 Sep, 2022)

## Financial Highlights

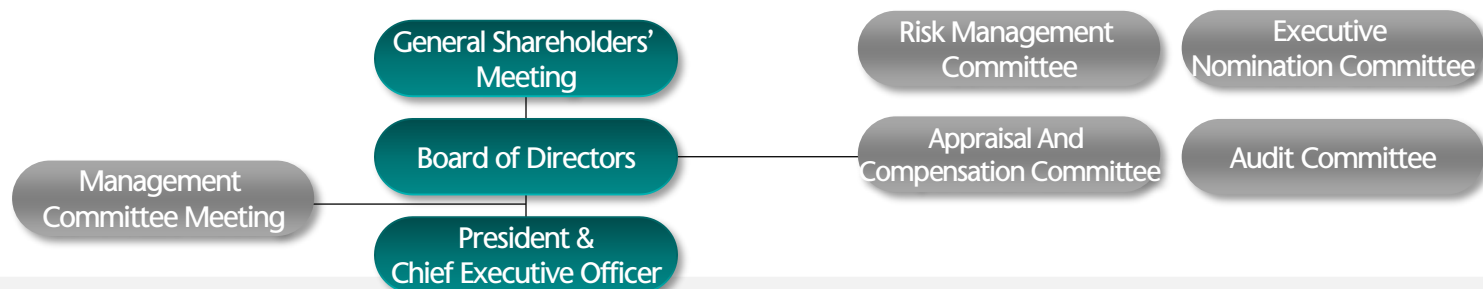
(KRW One hundred million)

Unit	22.1Q	22.2Q	22.3Q
Total assets	142,687	148,287	156,510
Total equity	18,874	19,650	20,413
Net income (Accumulated)	913	1,631	2,530
ROE	20.10%	17.53%	17.61%
ROA	2.65%	2.32%	2.32%

(Consolidated)

## Organization

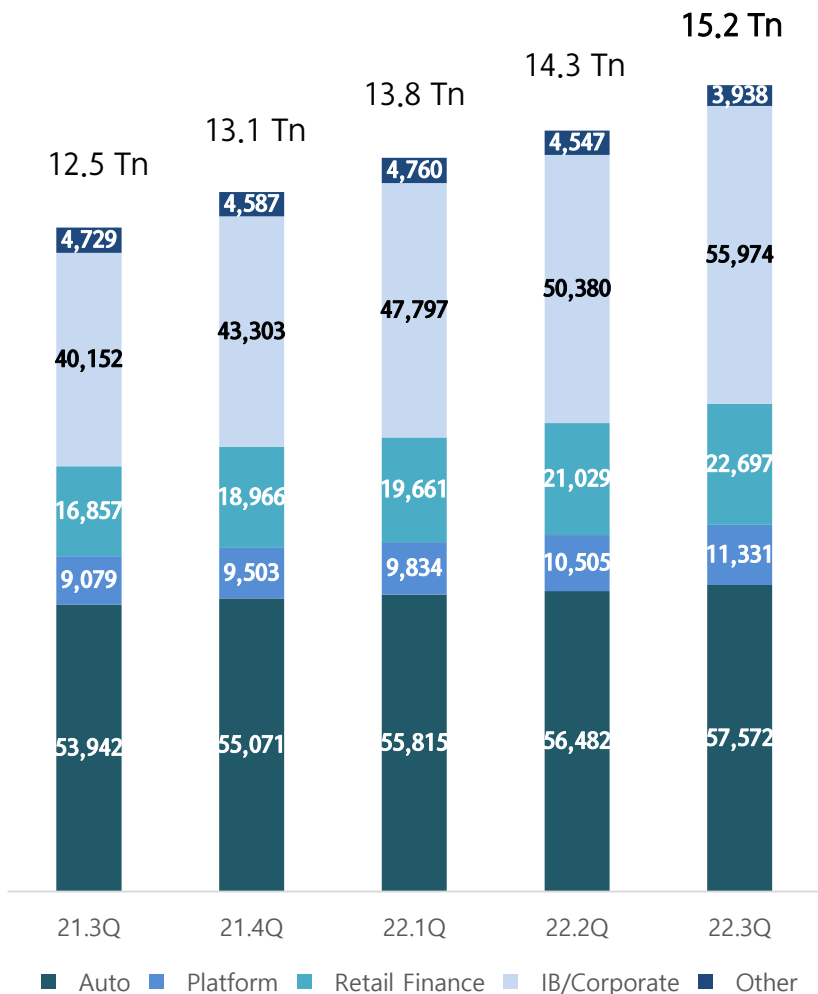
- Hana Microfinance
- Sinarmas Hana Finance



Financial Assets volume increased KRW 857 Billion(Bn) from the previous quarter including IB/Corporate 559 Bn, Retail Finance 167 Bn, Auto 109 Bn and Platform 83 Bn

## Asset Portfolio

(KRW One hundred million)



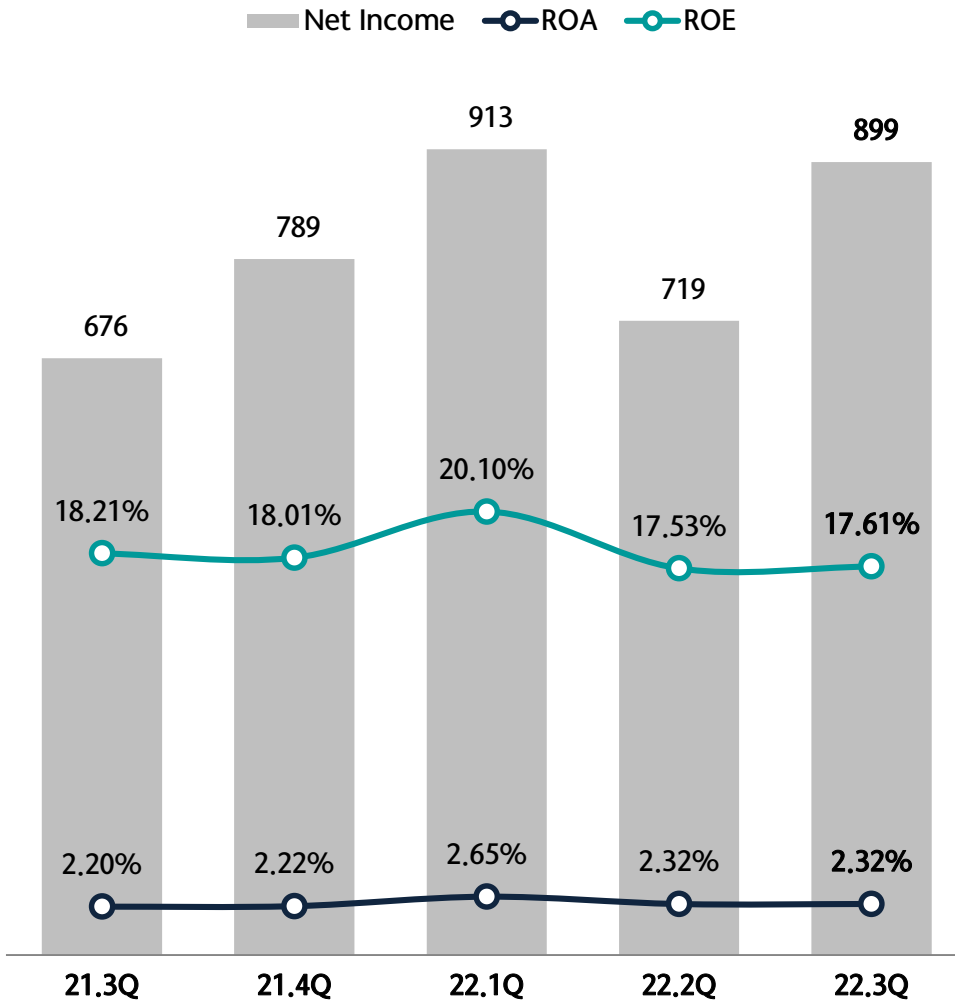
(KRW One hundred million)

Unit	21.3Q	21.4Q	22.1Q	22.2Q	22.3Q	QoQ
<b>Financial Assets</b>	124,759	131,430	137,867	142,942	151,512	8,570
<b>Auto</b>	53,942	55,071	55,815	56,482	57,572	1,090
Domestic	18,486	17,307	15,958	14,706	13,717	-990
Imported	19,351	20,314	21,506	22,401	23,378	977
Used	6,997	7,415	7,147	7,236	7,343	107
Rental	9,107	10,035	11,203	12,139	13,135	996
<b>Platform</b>	9,079	9,503	9,834	10,505	11,331	827
Durables/Factoring affiliated	3,736	3,914	4,234	4,540	4,971	431
Lease financing, etc.	5,343	5,589	5,599	5,964	6,360	396
<b>Retail Finance</b>	16,857	18,966	19,661	21,029	22,697	1,668
<b>IB/Corporate</b>	40,152	43,303	47,797	50,380	55,974	5,594
<b>Other</b>	4,729	4,587	4,760	4,547	3,938	-609

Achieved Operating income to KRW 161.7 Bn, Net income to KRW 89.9 Bn in the third quarter

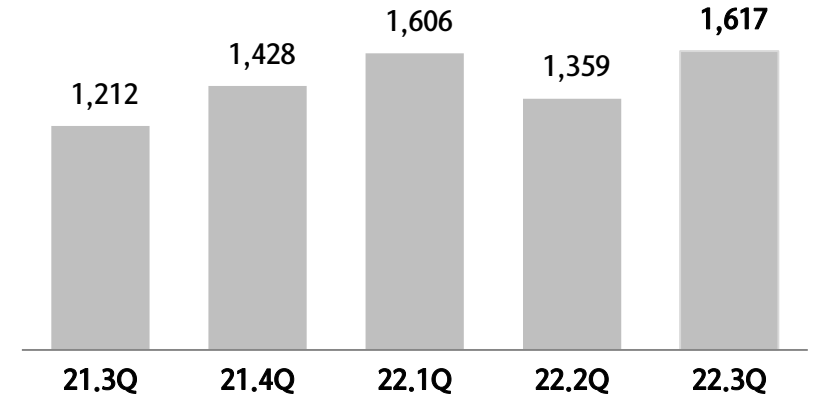
## Net Income · ROA · ROE (Consolidated)

(KRW One hundred million)



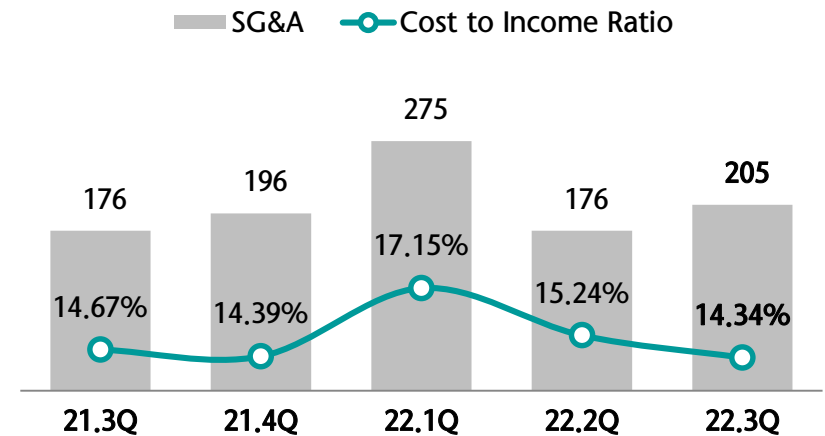
## Operating Income (Consolidated)

(KRW One hundred million)



## SG&A · Cost to Income Ratio (Consolidated)

(KRW One hundred million)



Leverage 7.97 x, (Adjusted) Capital/Asset Ratio 13.04%

## Leverage

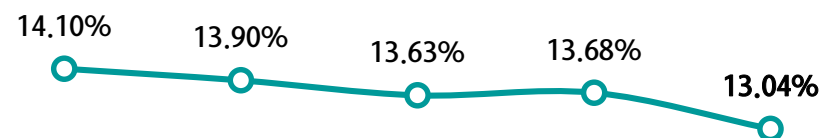


21.3Q      21.4Q      22.1Q      22.2Q      22.3Q

1) Regulatory guideline : under 9x (Separate)

2) `21.7 finished capital increase

## (Adjusted) Capital/Asset Ratio



21.3Q      21.4Q      22.1Q      22.2Q      22.3Q

1) Regulatory guideline : over 7% (Separate)

(KRW One hundred million)

Unit	21.3Q	21.4Q	22.1Q	22.2Q	22.3Q
Assets	128,765	138,568	142,687	148,287	156,510
Equity	17,462	18,264	18,874	19,650	20,413

(Consolidated)

## Consolidated Balance Sheet

(KRW One hundred million)

Unit	21.3Q	21.4Q	22.1Q	22.2Q	22.3Q
Cash and deposits	1,711	4,197	1,578	2,092	1,643
Securities	11,844	12,911	14,009	15,817	16,515
Financial assets	114,515	120,286	125,782	128,917	136,888
Tangible assets	88	131	131	134	128
Other assets	1,343	1,866	2,020	2,297	2,459
<b>Total assets</b>	<b>128,765</b>	<b>138,568</b>	<b>142,687</b>	<b>148,287</b>	<b>156,510</b>
Borrowings	101,631	109,775	112,291	116,752	123,971
Other liabilities	9,671	10,530	11,522	11,885	12,126
<b>Total liabilities</b>	<b>111,302</b>	<b>120,304</b>	<b>123,813</b>	<b>128,637</b>	<b>136,097</b>
Capital	1,462	1,462	1,462	1,462	1,462
Capital surplus	3,891	3,891	3,891	3,891	3,891
Hybrid bond	2,495	2,495	2,495	2,495	2,495
Retained earnings	9,524	10,289	10,878	11,573	12,349
Accumulated other comprehensive income	-113	-73	-63	5	-1
<b>Total equity</b>	<b>17,462</b>	<b>18,264</b>	<b>18,874</b>	<b>19,650</b>	<b>20,413</b>
<b>Total liabilities and equity</b>	<b>128,765</b>	<b>138,568</b>	<b>142,687</b>	<b>148,287</b>	<b>156,510</b>

## Consolidated Income Statement

(KRW One hundred million)

Unit	21.3Q	21.4Q	22.1Q	22.2Q	22.3Q
Operating revenue	1,212	1,428	1,606	1,359	1,617
SG&A	176	196	275	176	205
Income before Provision	1,035	1,233	1,330	1,183	1,412
(Loan Loss)Provision	119	196	100	204	224
Operating income	914	1,039	1,231	980	1,188
Non-Operating income	-5.0	-0.1	11.2	-0.6	-3.0
Net income before tax	909	1,038	1,242	979	1,185
Corporate tax	224	267	322	254	287
Net income	676	789	913	719	899

## Quality

Unit	21.3Q	21.4Q	22.1Q	22.2Q	22.3Q
Substandard and below asset ratio	0.53%	0.50%	0.42%	0.43%	0.51%
Delinquency Rate	0.49%	0.48%	0.44%	0.49%	0.58%

\* Delinquency Rate: NPL ratio of FSS

## Disclaimer

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

The Financial information has not been completely audited by our external auditor thus no assurance is provided that our financial statement is fully accurate, and thus our final audited statements may differ from the provided 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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<https://www.hanacapital.co.kr>