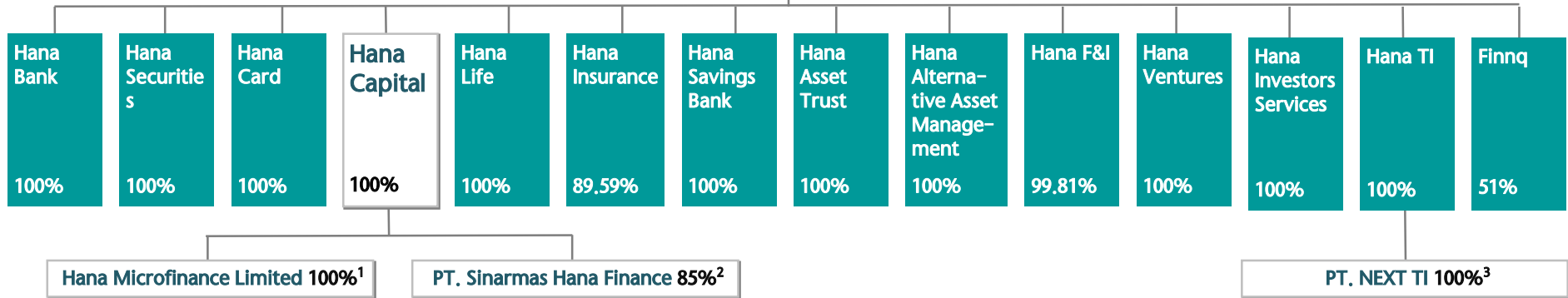


Hana Capital IR Presentation

2022.4Q

Hana Financial Group Inc.

Financial management strategies

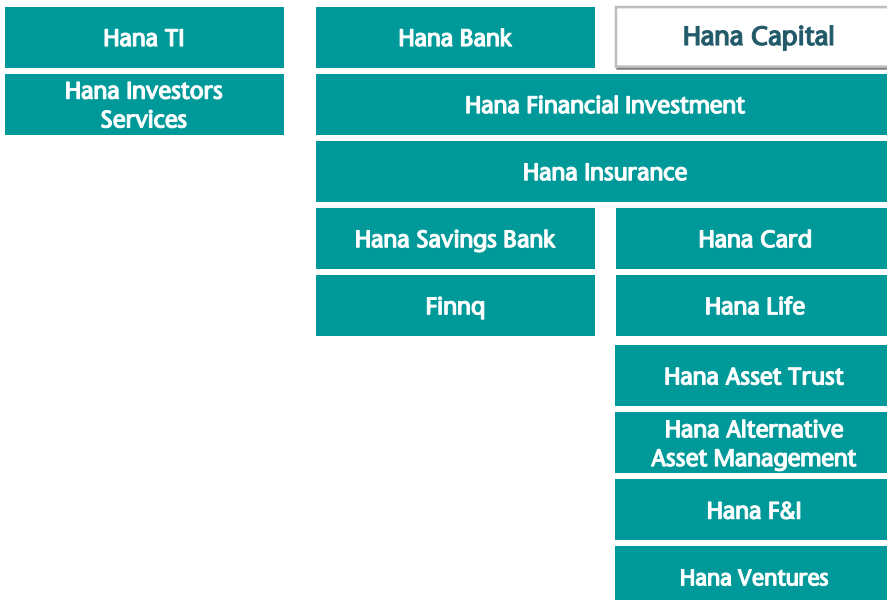


- 1) Shareholding of Hana Microfinance Limited: Hana Capital 75%, Hana Bank 25%
- 2) Shareholding of PT. Sinarmas Hana Finance: Hana Capital 55%, PT. Bank KEB Hana Indonesia 30%
- 3) Shareholding of PT. Next TI Indonesia: Hana TI 95.1%, Hana Capital 4.9%

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

Corporate Loan, Alternative Investment, Medical Equipment lease, 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	11
Credit Rating	AA-/Stable
No. of Employees	371

(As of 30 Dec, 2022)

Financial Highlights

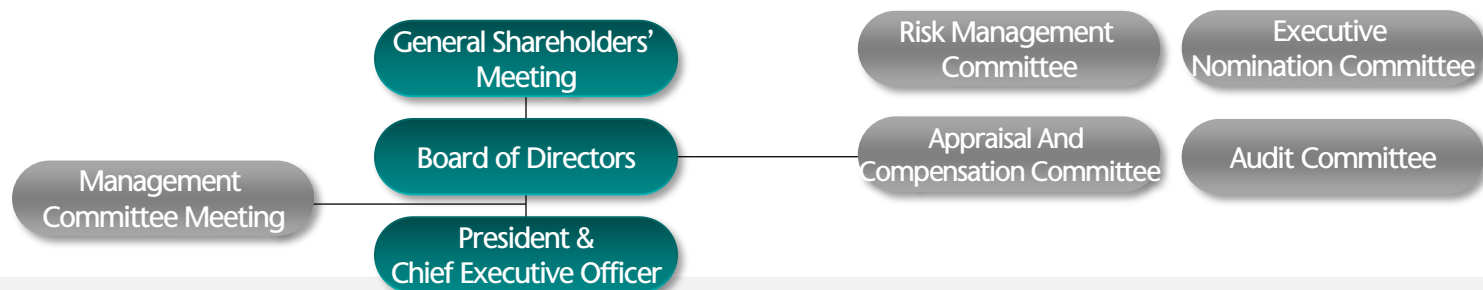
(KRW One hundred million)

Unit	22.2Q	22.3Q	22.4Q
Total assets	148,287	156,510	166,381
Total equity	19,650	20,413	20,709
Net income (Accumulated)	1,631	2,530	2,983
ROE	17.38%	17.53%	15.24%
ROA	2.30%	2.31%	1.98%

(Consolidated)

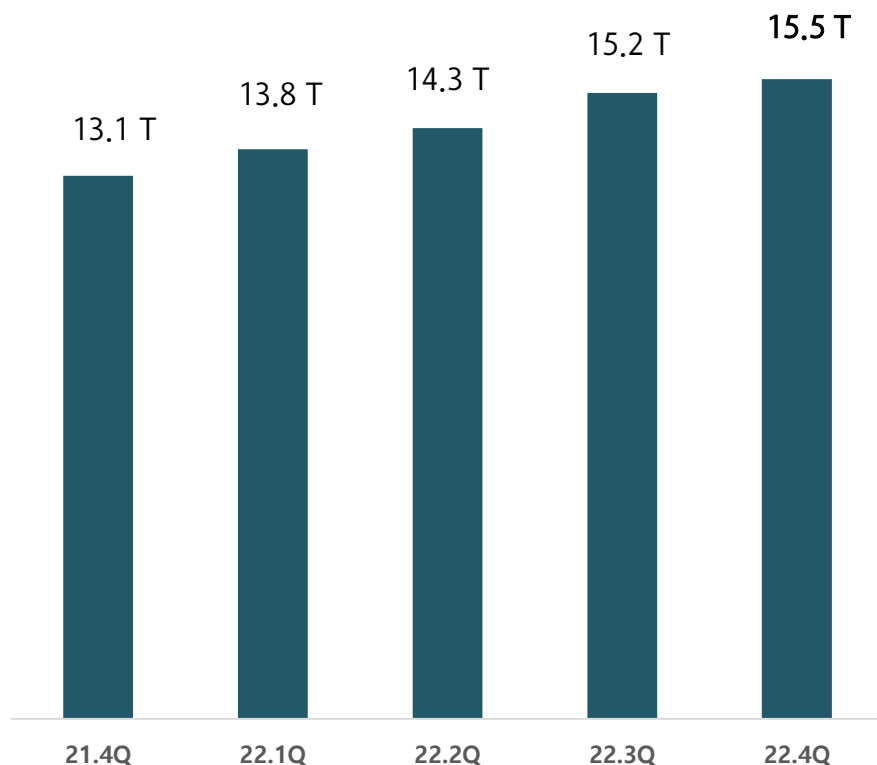
Organization

- Hana Microfinance
- Sinarmas Hana Finance



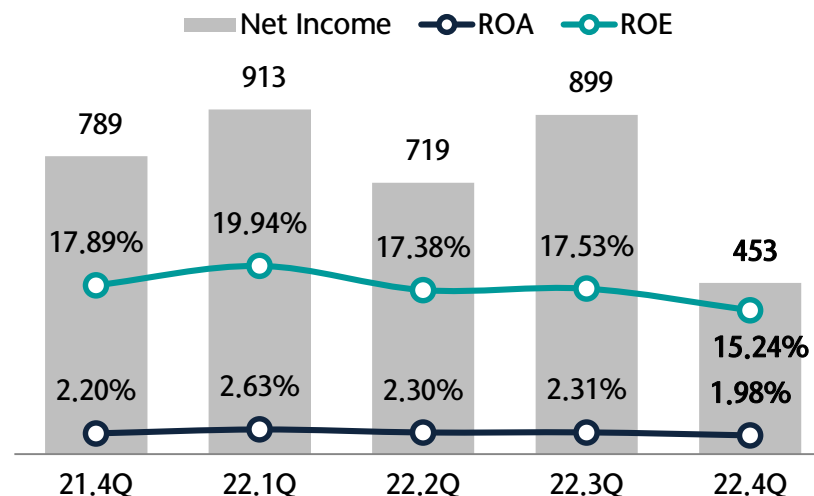
Financial Assets volume increased KRW 331 Billion(Bn) from the previous quarter, Achieved net income to KRW 45.3 Billion(Bn) in the fourth quarter

Finance Asset



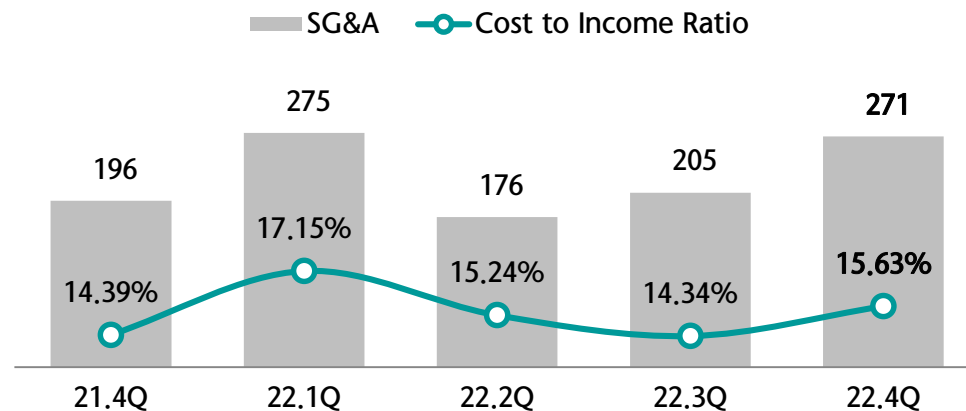
Net Income · ROA · ROE (Consolidated)

(KRW One hundred million)



SG&A · Cost to Income Ratio (Consolidated)

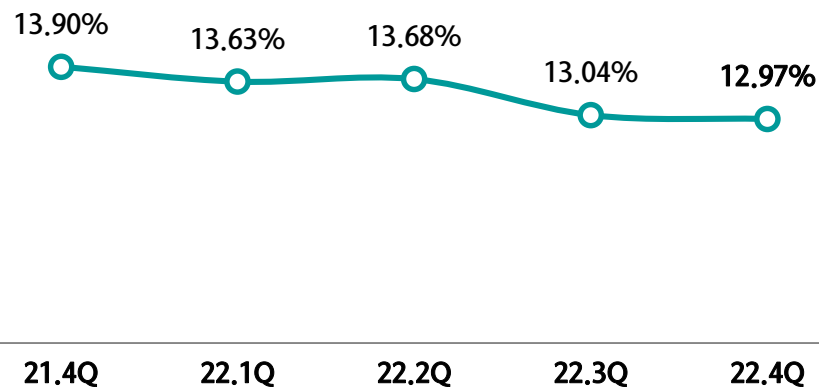
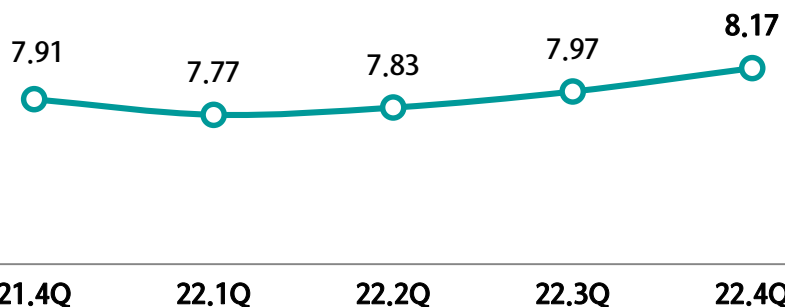
(KRW One hundred million)



Leverage 8.17 x, (Adjusted) Capital/Asset Ratio 12.97%

Leverage

(Adjusted) Capital/Asset Ratio



1) Regulatory guideline : under 9x (Separate)

2) `21.7 finished capital increase

1) Regulatory guideline : over 7% (Separate)

(KRW One hundred million)

Unit	21.4Q	22.1Q	22.2Q	22.3Q	22.4Q
Assests	138,568	142,687	148,287	156,510	166,381
Equity	18,264	18,874	19,650	20,413	20,709

(Consolidated)

Consolidated Balance Sheet

(KRW One hundred million)

Unit	21.4Q	22.1Q	22.2Q	22.3Q	22.4Q
Cash and deposits	4,197	1,578	2,092	1,643	7,443
Securities	12,911	14,009	15,817	16,515	17,370
Financial assets	120,286	125,782	128,917	136,888	139,999
Tangible assets	131	131	134	128	146
Other assets	1,866	2,020	2,297	2,459	2,746
Total assets	138,568	142,687	148,287	156,510	166,381
Borrowings	109,775	112,291	116,752	123,971	132,113
Other liabilities	10,530	11,522	11,885	12,126	13,560
Total liabilities	120,304	123,813	128,637	136,097	145,672
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	10,289	10,878	11,573	12,349	12,779
Accumulated other comprehensive income	-73	-63	5	-1	-109
Total equity	18,264	18,874	19,650	20,413	20,709
Total liabilities and equity	138,568	142,687	148,287	156,510	166,381

Consolidated Income Statement

(KRW One hundred million)

Unit	21.4Q	22.1Q	22.2Q	22.3Q	22.4Q
Operating revenue	1,428	1,606	1,359	1,617	1,358
SG&A	196	275	176	205	271
Income before Provision	1,233	1,330	1,183	1,412	1,087
(Loan Loss)Provision	196	100	204	224	486
Operating income	1,039	1,231	980	1,188	601
Non-Operating income	-0.1	11.2	-0.6	-3.0	-11.7
Net income before tax	1,038	1,242	979	1,185	589
Corporate tax	267	322	254	287	135
Net income	789	913	719	899	453

Quality

Unit	21.4Q	22.1Q	22.2Q	22.3Q	22.4Q
Substandard and below asset ratio	0.50%	0.42%	0.43%	0.51%	0.70%
Delinquency Rate	0.48%	0.44%	0.49%	0.57%	0.61%

* 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>