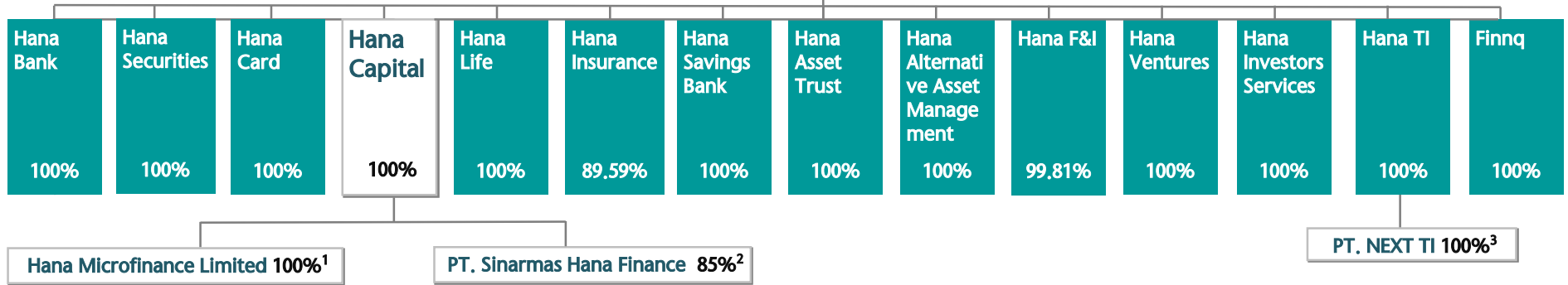


Hana Capital IR Presentation

2023.1Q

Hana Financial Group Inc.

Financial management strategies



1. Shareholding of Hana Microfinance Limited: Hana Capital 75%, Hana Bank 25%
2. Shareholding of 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

Hana Investors Service
Hana TI

Distribution Channels

Hana Bank
Hana Savings Bank
Hana Securities
Hana Insurance
Finnq

Product Development

Hana Capital
Hana Card
Hana Life
Hana Asset Trust
Hana Alternative Asset Management
Hana F&I
Hana Ventures



Auto Finance

Auto loan/Installment financing, Auto lease, Rental Car, Used car auto loan, 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

Overview

CEO	Park Seung Oh
Business	Credit Finance, Financial Leasing
Date of foundation	1987.02.13
Branch	11
Credit Rating	AA-/Stable
No. of Employees	369

(As of March, 2023)

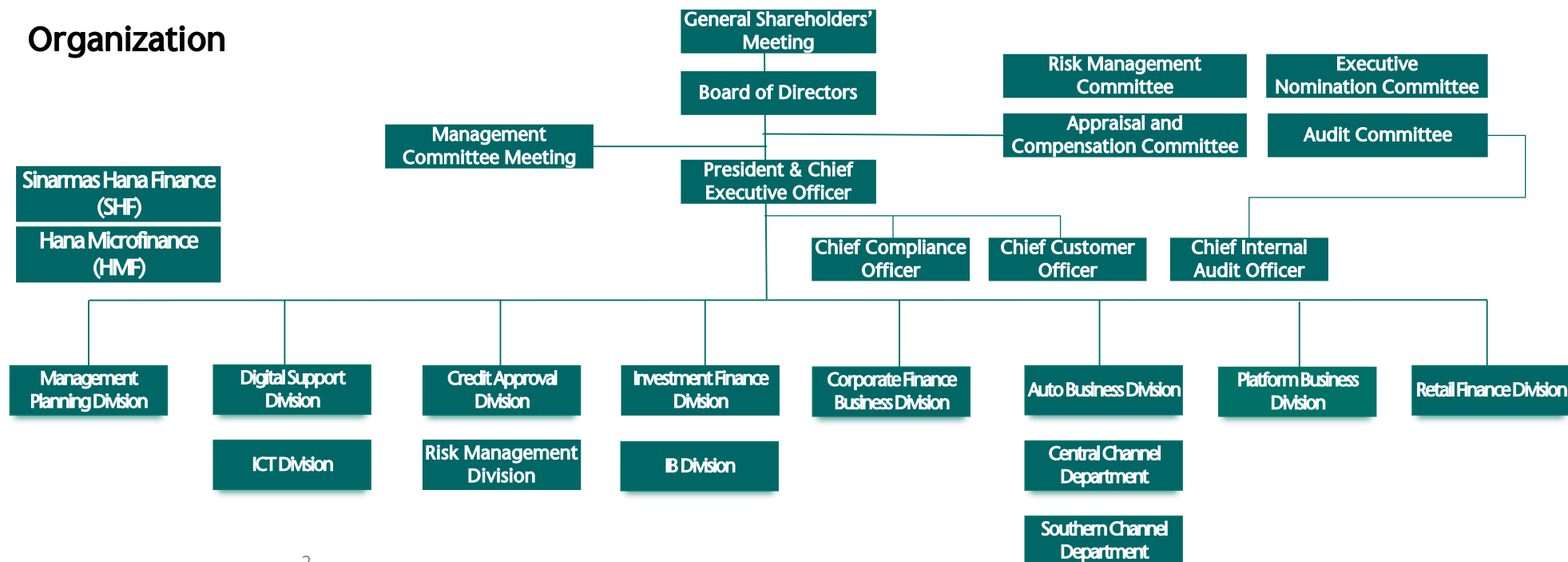
Financial Highlights

(KRW One hundred million)

Unit	2022.3Q	2022.4Q	2023.1Q
Total assets	156,510	166,052	170,794
Total equity	20,413	20,709	21,165
Net income (Accumulated)	2,530	2,983	656
ROE	17.53%	15.24%	12.71%
ROA	2.31%	1.98%	1.58%

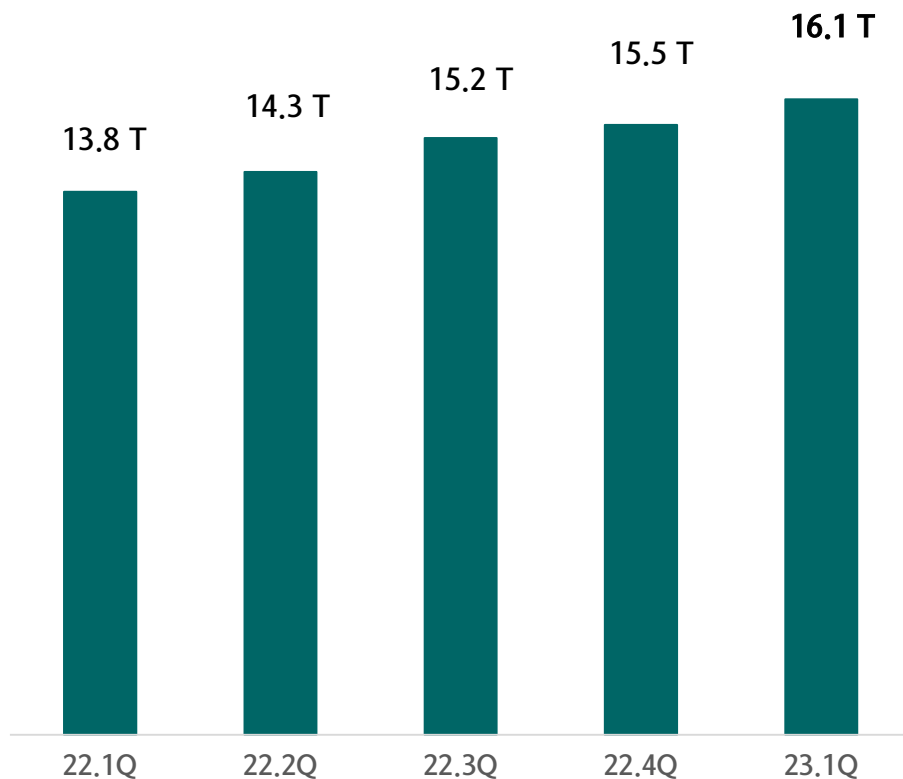
(Consolidated)

Organization



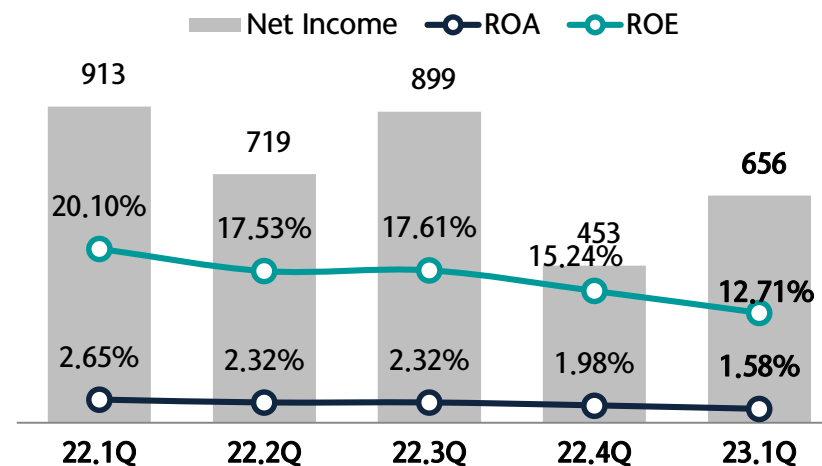
Financial Assets volume increased KRW 657 Billion(Bn) from the previous quarter, Achieved net income to KRW 65.6 Billion(Bn) in the first quarter of 2023.

Finance Asset



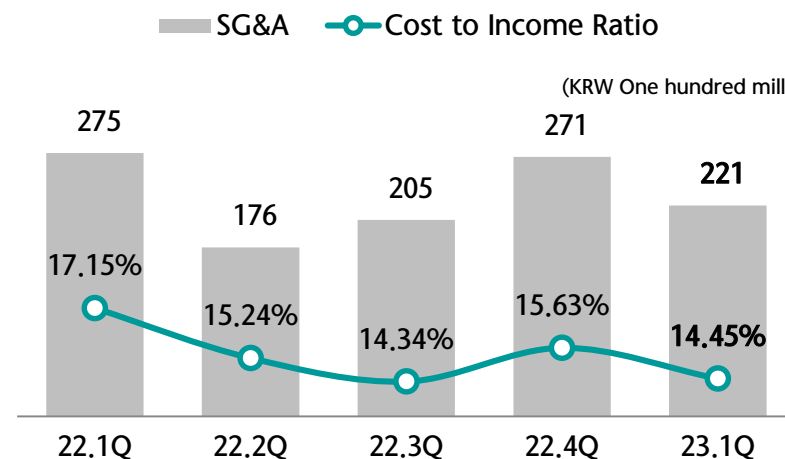
Net Income · ROA · ROE (Consolidated)

(KRW One hundred million)



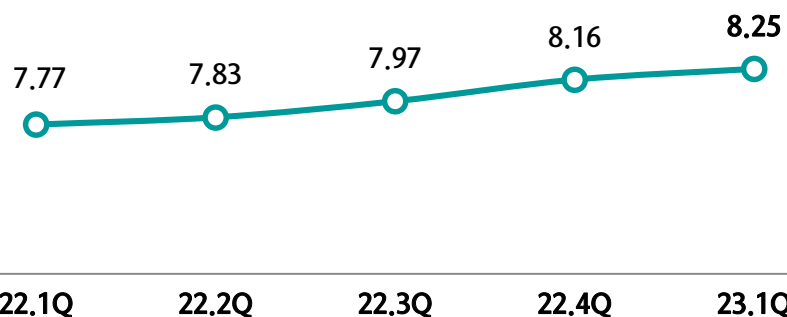
SG&A · Cost to Income Ratio (Consolidated)

(KRW One hundred million)



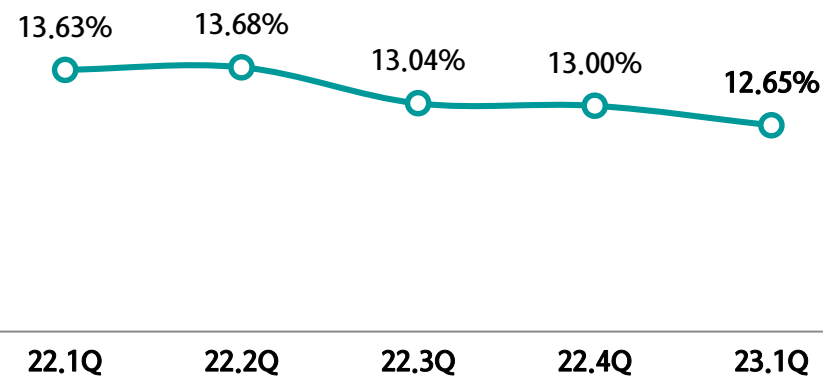
Leverage 8.25 x, (Adjusted) Capital/Asset Ratio 12.65%

Leverage



* Regulatory guideline : under 9x (Separate)

(Adjusted) Capital/Asset Ratio



* Regulatory guideline: over 7% (Separate)

(KRW One hundred million)

Unit	22.1Q	22.2Q	22.3Q	22.4Q	23.1Q
Total Asset	140,726	146,302	154,648	164,649	169,661
Equity	18,673	19,398	20,187	20,572	21,098

(Separate)

Consolidated Balance Sheet

(KRW One hundred million)

Unit	22.1Q	22.2Q	22.3Q	22.4Q	23.1Q
Cash and deposits	1,578	2,092	1,643	7,443	6,231
Securities	14,009	15,817	16,515	17,370	17,562
Financial assets	125,782	128,917	136,888	139,999	146,288
Tangible assets	131	134	128	146	146
Other assets	2,020	2,297	2,459	2,416	2,272
Total assets	142,687	148,287	156,510	166,052	170,794
Borrowings	112,291	116,752	123,971	132,113	135,619
Other liabilities	11,522	11,885	12,126	13,230	14,010
Total liabilities	123,813	128,637	136,097	145,343	149,628
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	10,878	11,573	12,349	12,779	13,211
Equity adjustment	-4	-4	-4	-4	-4
Accumulated other comprehensive income	-63	5	-1	-109	-56
Total equity	18,874	19,650	20,413	20,709	21,165
Total liabilities and equity	142,687	148,287	156,510	166,052	170,794

Consolidated Income Statement

(KRW One hundred million)

Unit	22.1Q	22.2Q	22.3Q	22.4Q	23.1Q
Operating revenue	1,606	1,359	1,617	1,358	1,526
SG&A	275	176	205	271	221
Income before Provision	1,330	1,183	1,412	1,087	1,306
(Loan Loss)Provision	99	203	224	486	529
Operating income	1,231	980	1,188	601	777
Non-Operating income	11.2	-0.6	-3.0	-11.7	-6.0
Net income before tax	1,242	979	1,185	589	771
Corporate tax	322	254	287	135	149
Net income	913	719	899	453	656

Quality

Unit	22.1Q	22.2Q	22.3Q	22.4Q	23.1Q
Substandard and below asset ratio	0.42%	0.43%	0.51%	0.70%	0.88%
Delinquency Rate	0.44%	0.49%	0.57%	0.61%	1.25%

* Delinquency Rate: NPL ratio of FSS

Disclaimer

The Financial results in IR Presentations 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

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