

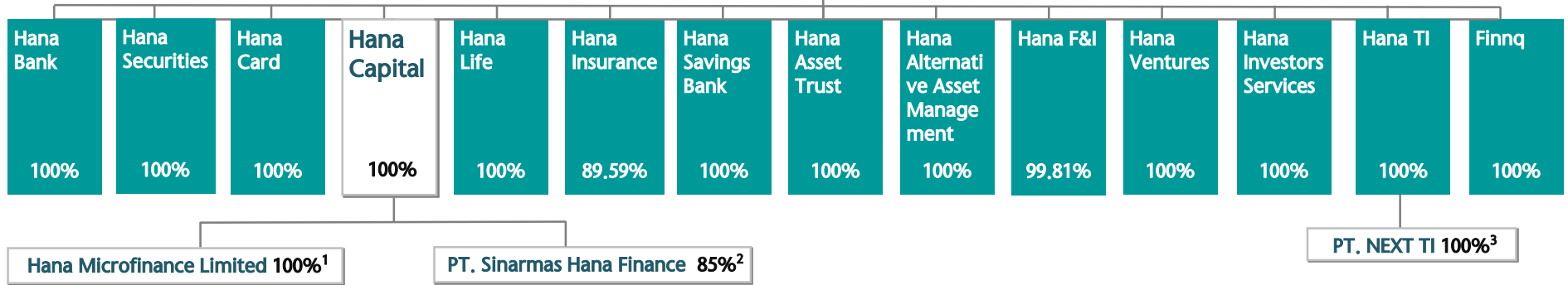


Hana Capital IR Presentation

2023.2Q

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	14
Credit Rating	AA-/Stable
No. of Employees	379

(As of June, 2023)

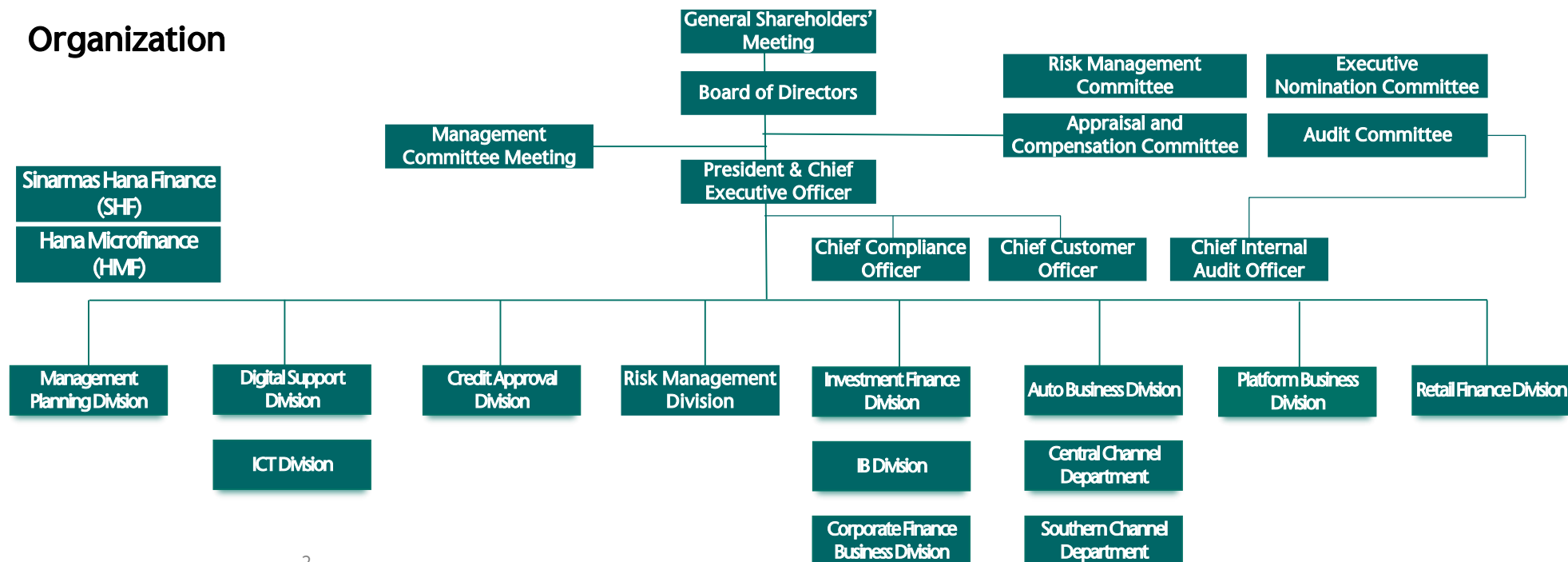
Financial Highlights

(KRW One hundred million)

Unit	2022.4Q	2023.1Q	2023.2Q
Total assets	166,052	170,794	176,229
Total equity	20,709	21,165	21,606
Net income (Accumulated)	2,983	656	1,211
ROE	15.24%	12.71%	11.54%
ROA	1.98%	1.58%	1.43%

(Consolidated)

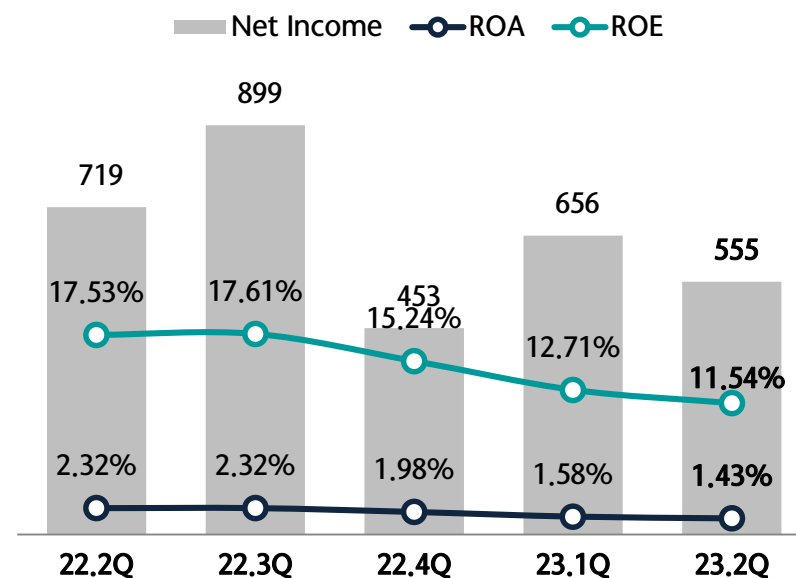
Organization



Financial Assets volume increased KRW 534 Billion(Bn) from the previous quarter, Achieved net income to KRW 121.1 Billion(Bn) in the first half year of 2023.

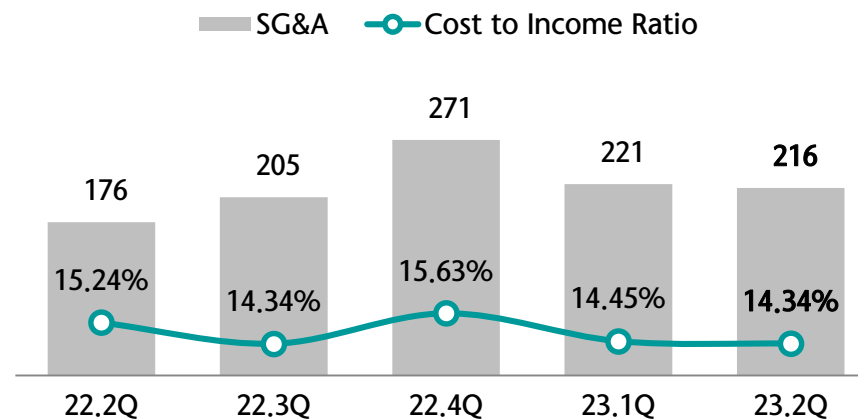
Net Income · ROA · ROE (Consolidated)

(KRW One hundred million)

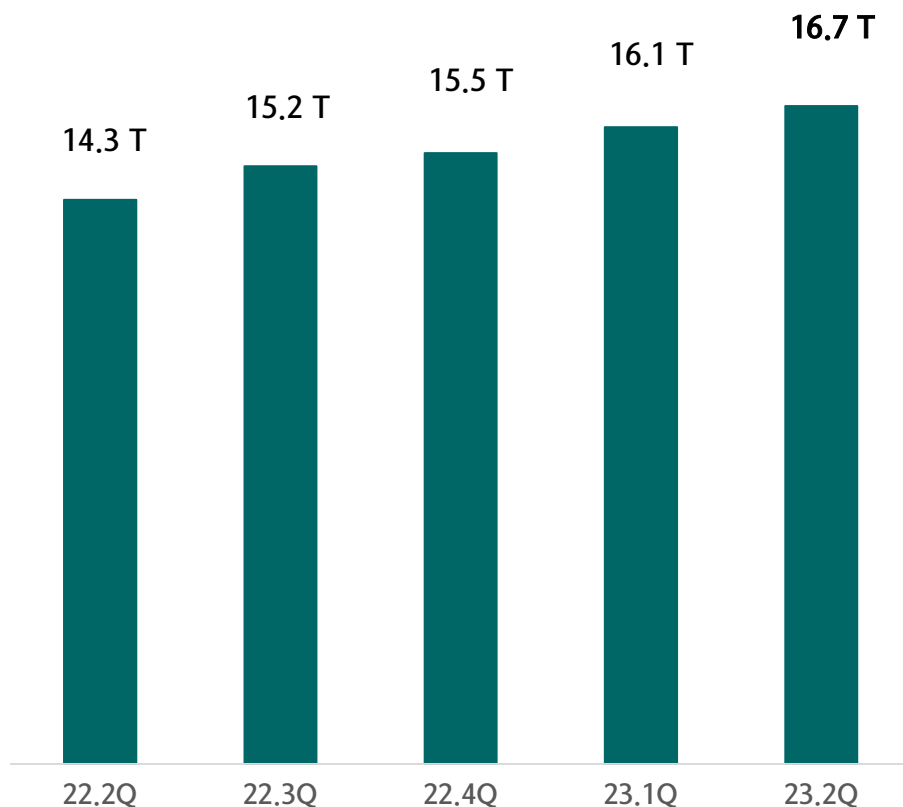


SG&A · Cost to Income Ratio (Consolidated)

(KRW One hundred million)

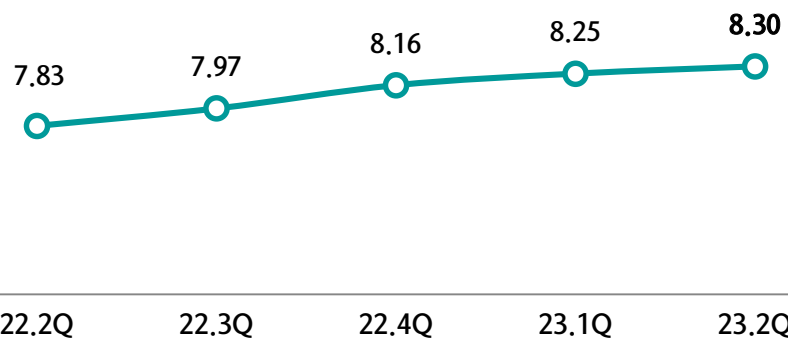


Finance Asset



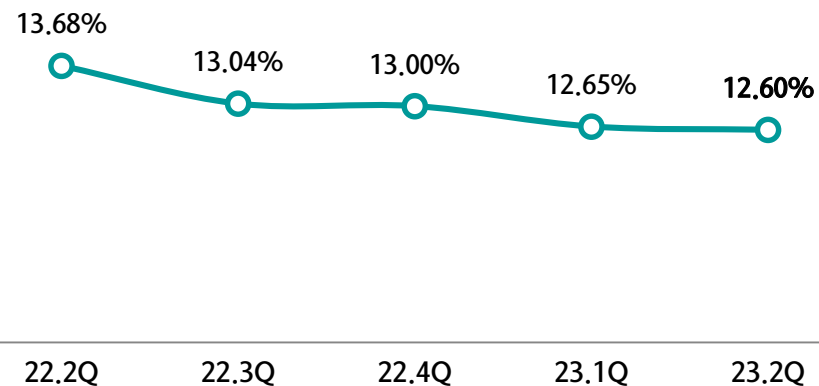
Leverage 8.30 x, (Adjusted) Capital/Asset Ratio 12.60%

Leverage



* Regulatory guideline : under 9x (Separate)

(Adjusted) Capital/Asset Ratio



* Regulatory guideline: over 7% (Separate)

(KRW One hundred million)

Unit	22.2Q	22.3Q	22.4Q	23.1Q	23.2Q
Total Asset	146,302	154,648	164,649	169,661	175,211
Equity	19,398	20,187	20,572	21,098	21,519

(Separate)

Consolidated Balance Sheet

(KRW One hundred million)

Unit	22.2Q	22.3Q	22.4Q	23.1Q	23.2Q
Cash and deposits	2,092	1,643	7,443	6,231	7,461
Securities	15,817	16,515	17,370	17,562	17,164
Financial assets	128,917	136,888	139,999	146,288	151,154
Tangible assets	134	128	146	146	143
Other assets	2,297	2,459	2,416	2,272	2,294
Total assets	148,287	156,510	166,052	170,794	176,229
Borrowings	116,752	123,971	132,113	135,619	140,627
Other liabilities	11,885	12,126	13,230	14,010	13,996
Total liabilities	128,637	136,097	145,343	149,628	154,623
Capital	1,462	1,462	1,462	1,462	1,462
Capital Surplus	3,891	3,891	3,891	3,891	3,897
Hybrid bond	2,495	2,495	2,495	2,495	2,495
Retained earnings	11,573	12,349	12,779	13,211	13,670
Equity adjustment	-4	-4	-4	-4	-4
Accumulated other comprehensive income	5	-1	-109	-56	-87
Total equity	19,650	20,413	20,709	21,165	21,606
Total liabilities and equity	148,287	156,510	166,052	170,794	176,229

Consolidated Income Statement

(KRW One hundred million)

Unit	22.2Q	22.3Q	22.4Q	23.1Q	23.2Q
Operating revenue	1,359	1,617	1,358	1,526	1,518
SG&A	176	205	271	221	216
Income before Provision	1,183	1,412	1,087	1,306	1,302
(Loan Loss)Provision	203	224	486	529	538
Operating income	980	1,188	601	777	764
Non-Operating income	-0.6	-3.0	-11.7	-6.0	23.5
Net income before tax	979	1,185	589	771	787
Corporate tax	254	287	135	149	229
Net income	719	899	453	656	555

Quality

Unit	22.2Q	22.3Q	22.4Q	23.1Q	23.2Q
Substandard and below asset ratio	0.43%	0.51%	0.70%	0.88%	1.05%
Delinquency Rate	0.49%	0.57%	0.61%	1.25%	1.10%

* 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

Investor Relations

Address: 127, Teheran-Ro, Gangnam-Gu, Seoul, Korea

<https://www.hanacapital.co.kr>