

**Hana Financial Group**

# **2020. 1H Business Results**

July 2020

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Section 1

# 2020. 1H Financial Highlights

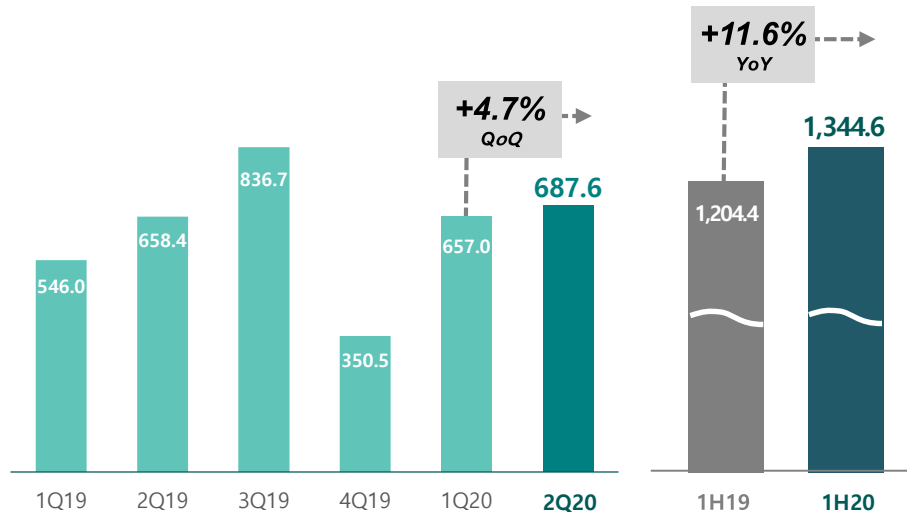
**2020.1H Financial Highlights (1)**

**2020.1H Financial Highlights (2)**

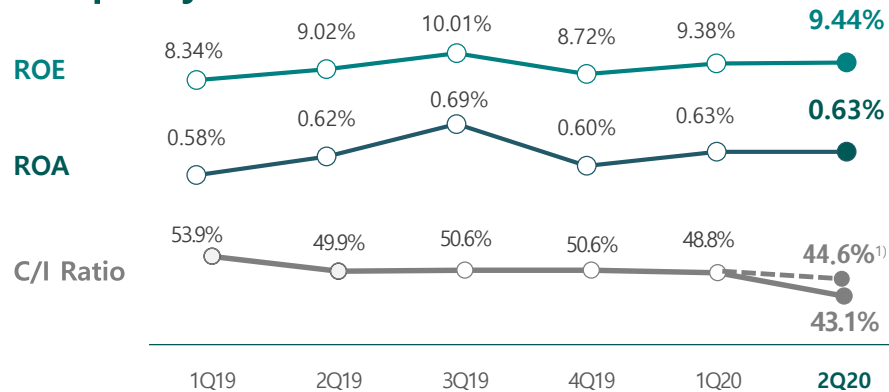
**2020.1H Financial Highlights (3)**

# 2020. 1H Financial Highlights (1)

## Group Net Income (Unit: Wbn)



## Group Major Indices (Cumulative)



Note1) Normalized C/I Ratio (one-off expense of Bank's salary in 2Q 2020 excluded)

## Highlights

Net Income  
**1,344.6 billion**  
 (+11.6% YoY)

Despite one-off provisions set aside for COVID-19, robust core earnings and efficient SG&A controls resulted in record-high 1H earnings since the inception of the holding company in 2005



Gen. Operating Income  
**4,117.9 billion**  
 (+4.4% YoY)

NII well defended by benign domestic/foreign asset growth despite BOK rate cuts. Meanwhile, strengthened fees and disposition/valuation gains reinforced operating income YoY



SG&A  
**1,776.3 billion**  
 (-9.7% YoY)

Well-managed SG&A, derived from group-wide cost reduction efforts and pre-emptive cost rationalization, led C/I Ratio to settle at mid-40%



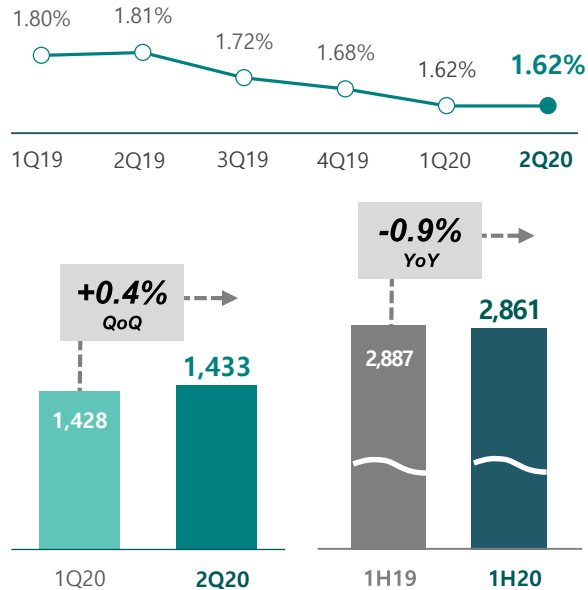
Credit Cost  
**0.27%**  
 (+8bp YoY)

Pre-emptive provisions reserved against COVID-19 raised credit cost, yet normalized LLP well-managed (1H20 16bps) with key metrics continued downturn trend



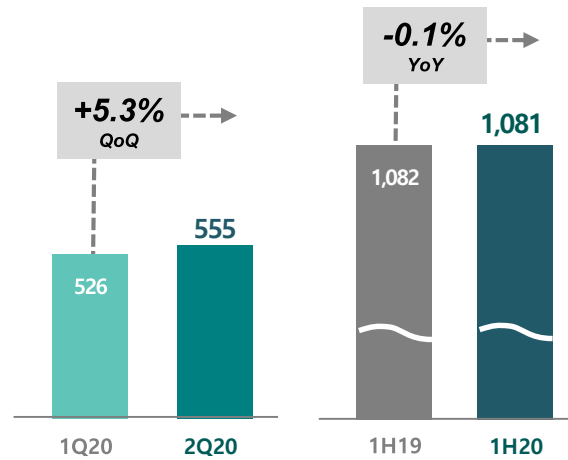
# 2020. 1H Financial Highlights (2)

## Interest Income & NIM (Unit: Wbn)



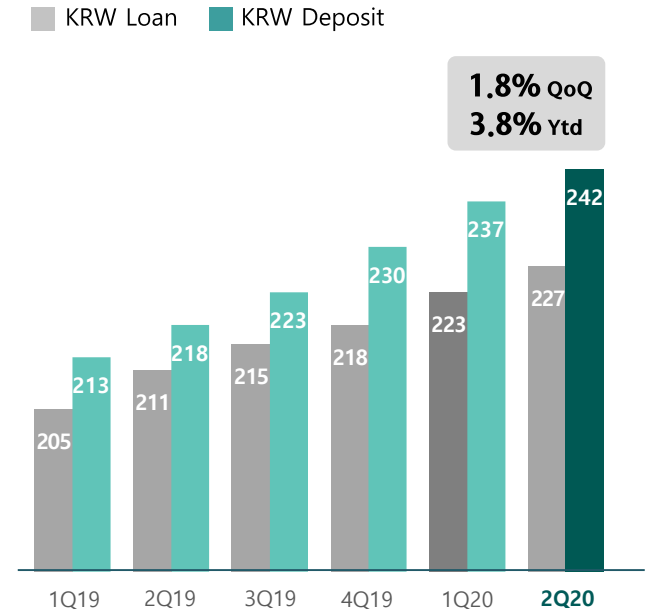
- Despite BOK rate cuts, bank's NIM well-defended on the back of growths of profitable assets and LCF, and zero-change in group NIM mostly due to enhanced credit card fee income
- NII improved QoQ with solid growth in loans

## Fee Income (Unit: Wbn)



- Thanks to the quarterly growth in fee income (+5.3%) with key improvements in credit card & brokerage fees, 1H20 fee income maintained previous year's level

## KRW Loan & KRW Deposit (Unit: Wtn)

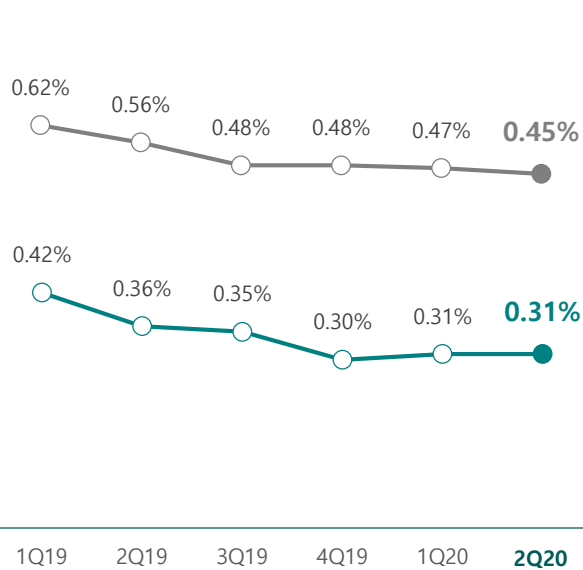


- Sturdy growth of KRW Loan (+3.8% YTD) accounted for solid growths in household loans and SME's loans despite the certain demand deduction of large corporations in 2Q (Early accomplishment of 2020 target : 3~4%)

# 2020. 1H Financial Highlights (3)

## Group NPL & Delinquency Ratio

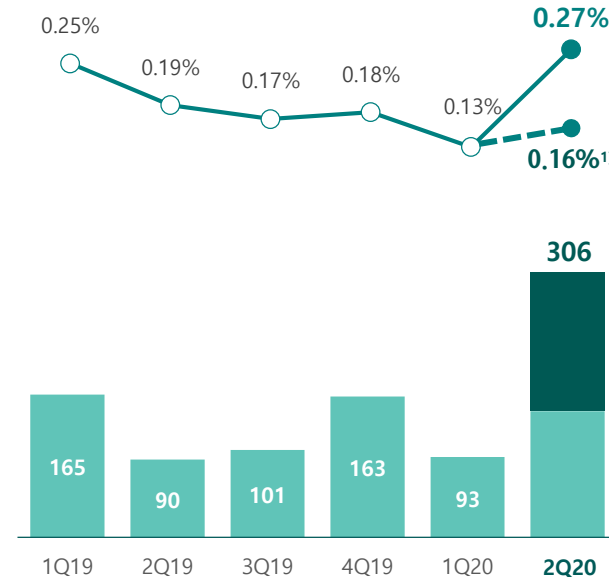
○ NPL Ratio ○ Delinquency Ratio



- Despite the prolonged uncertainty regarding COVID-19, Group's asset quality metrics remain well-managed
- With Hana Bank's well-sustained delinquency (incl. SOHO), non-bank subsidiaries also showed competence in their delinquency rates

## Group Provision (Unit: Wbn)

○ Credit Cost (Cum.) ■ Loan Loss Provision (Quarterly)

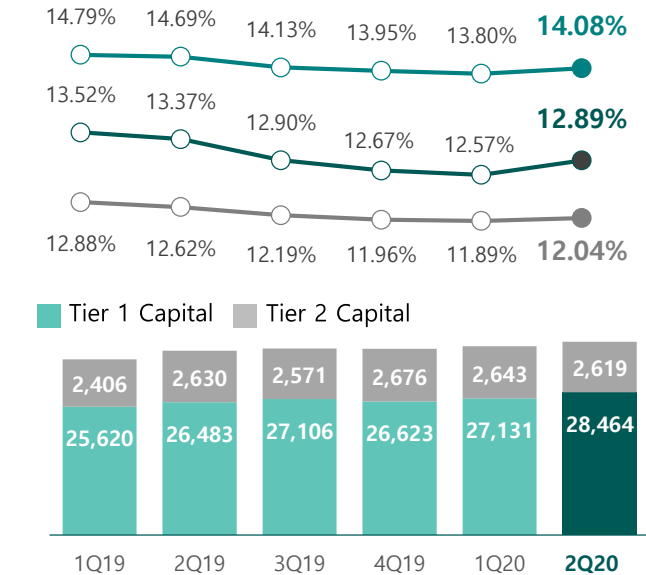


Note1) Normalized Credit cost (pre-emptive Covid-19 provisions excluded)

- Notable pre-emptive provisions booked against COVID-19 caused group's credit cost to hit 27bp, but normalized credit cost still remained at the low level (1H20 16bp) reflecting decent supervision around annual target

## Group Capital Adequacy (Unit: Wbn)

○ BIS Ratio ○ Tier 1 Ratio ○ CET 1 Ratio



- Enhanced group performance and well managed RWA contributed on the improvements of retained earnings and group capital adequacy respectively, both of which convinced the CET1 growth
- 1H20 interim dividend: KRW 500

Section 2

# Profitability

**Group Consolidated Earnings**

**Business Results of Subsidiaries**

**NIM**

**Non-Interest Income / SG&A Expenses**

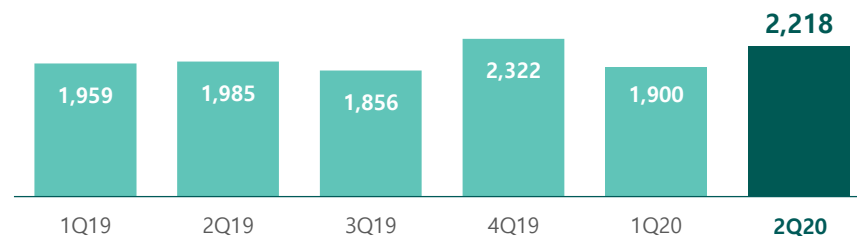
# Group Consolidated Earnings

## Group Consolidated Earnings

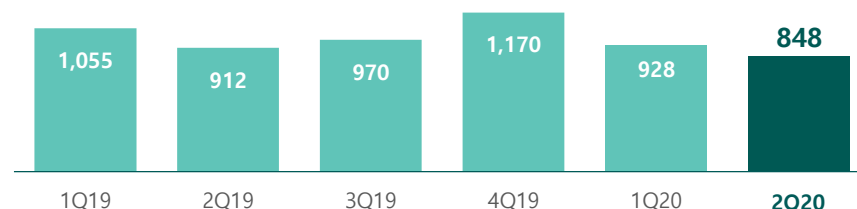
(Unit: Wbn)	1H20	1H19	YoY(%)	2Q20	1Q20	QoQ(%)
<b>Gen. Operating Income</b>	<b>4,117.9</b>	3,943.8	4.4%	2,217.9	1,900.0	16.7%
Int. Income	2,861.3	2,886.6	-0.9%	1,433.3	1,428.0	0.4%
Fee Income	1,080.9	1,082.0	-0.1%	554.5	526.4	5.3%
Disposition/ Valuation	422.1	256.3	64.7%	348.0	74.1	369.8%
Other Operating Income	(246.4)	(281.2)	NA	(117.9)	(128.5)	NA
<b>SG&amp;A Expenses</b>	<b>1,776.3</b>	1,966.6	-9.7%	848.4	927.9	-8.6%
<b>PPOP</b>	<b>2,341.6</b>	1,977.2	18.4%	1,369.5	972.1	40.9%
<b>Credit Loss Provision</b>	<b>525.2</b>	247.2	112.5%	432.2	93.1	364.2%
<b>Operating Income</b>	<b>1,816.4</b>	1,730.0	5.0%	937.4	879.0	6.6%
<b>Non Operating Income</b>	<b>61.7</b>	(50.7)	NA	22.0	39.7	-44.7%
<b>Consolidated Net Income<sup>1)</sup></b>	<b>1,344.6</b>	1,204.4	11.6%	687.6	657.0	4.7%

Note 1) Equity attributable to equity holders of the parent

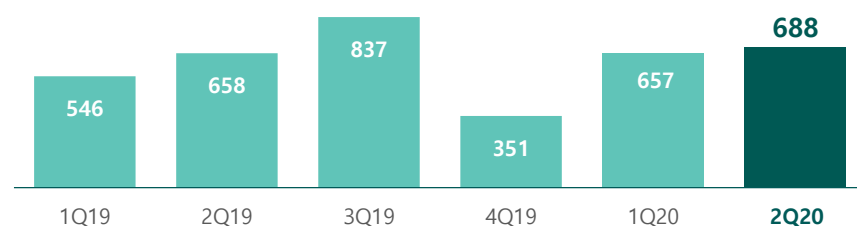
## General Operating Income (Unit: Wbn)



## SG&A Expenses (Unit: Wbn)



## Consolidated Net Income (Quarterly) (Unit: Wbn)

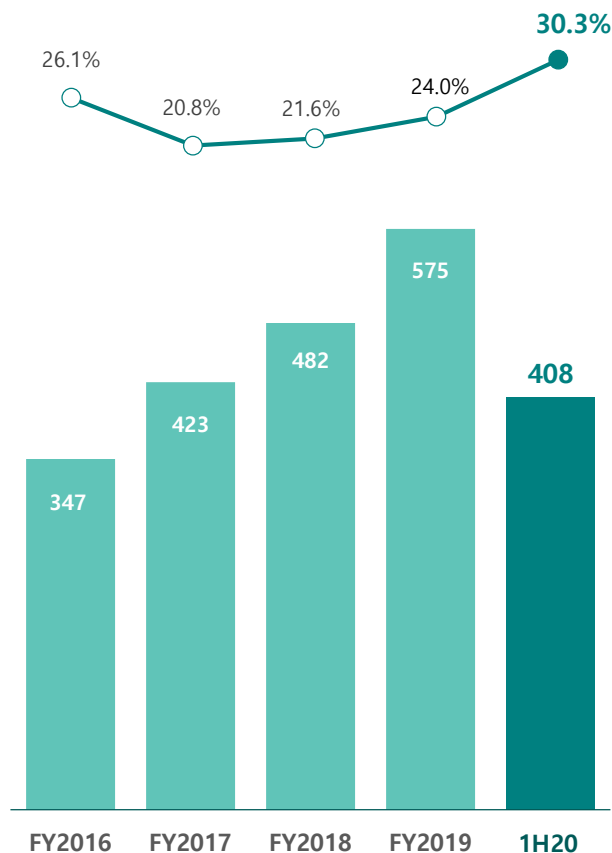




# Business Results of Subsidiaries

## Net Income Contribution by Non-Bank <sup>1)</sup>

○ Portion ■ Net Income



## Net Income of Subsidiaries (Consolidated)

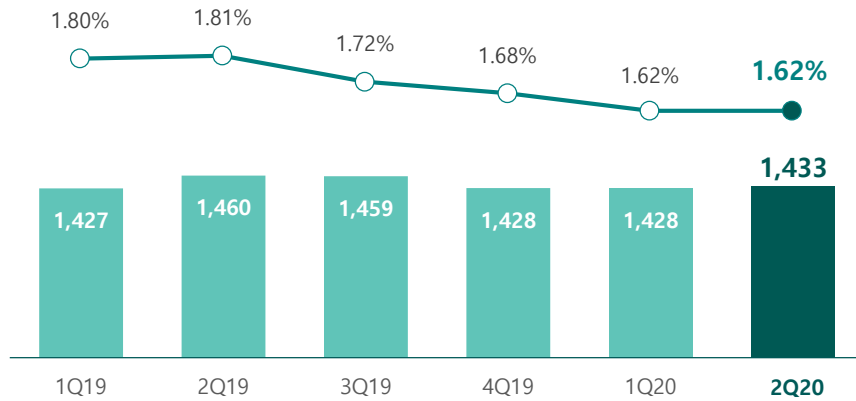
(Unit: Wbn)	1H20	1H19	YoY(%)	2Q20	1Q20	QoQ(%)	Ownership (%)
Hana Bank	1,062.0	1,033.8	2.7%	507.4	554.6	-8.5%	100.0%
Hana Financial Investment	172.5	152.8	12.9%	125.8	46.7	169.1%	100.0%
Hana Capital	84.1	47.0	78.7%	39.9	44.2	-9.8%	100.0%
Hana Card	65.3	33.7	93.9%	35.0	30.3	15.6%	85.0%
Hana Asset Trust	39.2	32.3	21.4%	19.6	19.6	0.0%	100.0%
Hana Life	23.3	12.8	81.6%	4.3	19.0	-77.5%	100.0%
Other Subsidiaries & Consolidation Adjustment	(101.8)	(108.0)	N.A	(44.4)	(57.4)	NA	-
<b>Group Consolidated Net Income <sup>2)</sup></b>	<b>1,344.6</b>	1,204.4	11.6%	687.6	657.0	4.7%	-

Note 2) Equity attributable to equity holders of the parent

## NIM (Unit: Wbn)

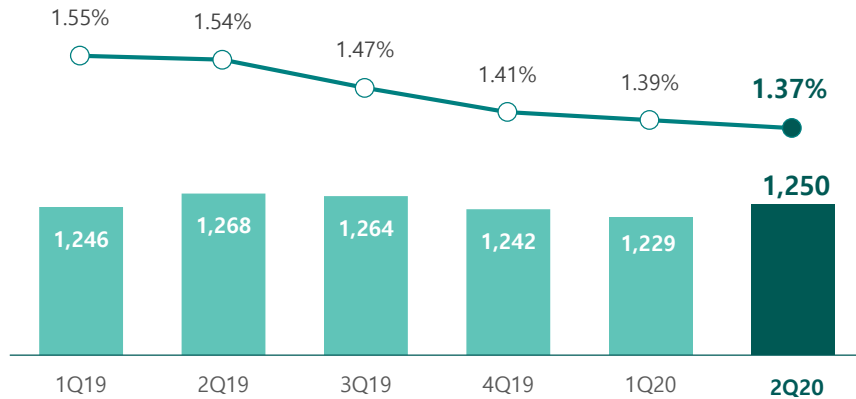
### Group

○ NIM ■ Interest Income



### Hana Bank

○ NIM ■ Interest Income



## NIS Trend

### Group

(Unit: %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20
Lending Rate	3.43	3.42	3.26	3.13	2.98	2.79
Funding Rate	1.70	1.68	1.60	1.50	1.40	1.21
NIS	1.73	1.74	1.66	1.63	1.58	1.58

### Hana Bank

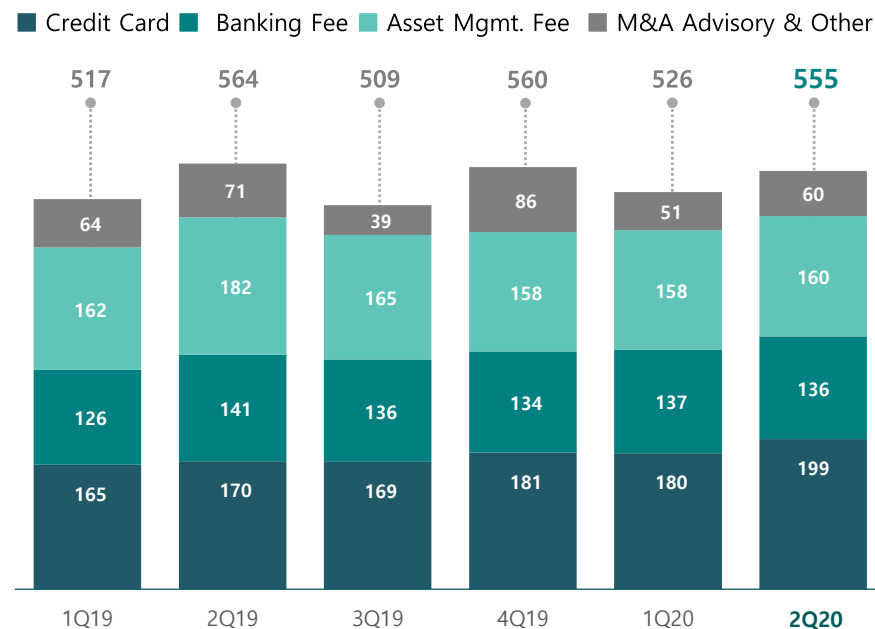
(Unit: %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20
Lending Rate	3.17	3.16	3.00	2.85	2.74	2.53
Funding Rate	1.68	1.67	1.59	1.49	1.39	1.19
NIS	1.49	1.49	1.41	1.36	1.35	1.34

# Non-Interest Income

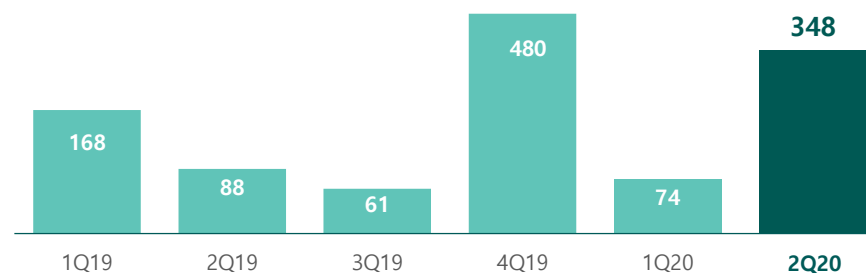
## Non-Interest Income

(Unit: Wbn)	1H20	1H19	YoY(%)	2Q20	1Q20	QoQ(%)
<b>Fee Income</b>	<b>1,080.9</b>	1,082.0	-0.1%	554.5	526.4	5.3%
Credit Card	379.5	335.0	13.3%	199.3	180.3	10.5%
Banking Fee	273.5	267.5	2.3%	136.3	137.3	-0.7%
Guarantee	40.0	35.3	13.2%	20.3	19.7	3.2%
Loan & Other	117.4	109.9	6.8%	61.2	56.1	9.1%
FX	85.8	94.8	-9.5%	39.6	46.2	-14.1%
Operating Leases	30.4	27.4	10.7%	15.1	15.3	-1.2%
Asset Mgmt. Fee	317.8	344.2	-7.7%	159.5	158.4	0.7%
Beneficiary Cert. Sales	53.7	80.5	-33.3%	26.0	27.7	-5.9%
Wrap & Operation	24.9	20.6	21.1%	15.1	9.8	55.4%
Brokerage	88.2	55.2	59.6%	48.4	39.8	21.8%
Trust	134.0	168.3	-20.4%	61.3	72.6	-15.5%
Bancassurance	17.1	19.6	-12.7%	8.5	8.6	-0.7%
M&A Advisory	83.7	110.1	-23.9%	41.9	41.9	0.0%
Other	26.2	25.2	3.9%	17.6	8.6	103.3%
<b>Disposition/ Valuation</b>	<b>422.1</b>	256.3	64.7%	348.0	74.1	369.8%
<b>Other Operating Income</b>	<b>(246.4)</b>	(281.2)	NA	(117.9)	(128.5)	NA
<b>Total</b>	<b>1,256.6</b>	1,057.2	18.9%	784.6	472.0	66.2%

## Group Fee Income Trend (Unit: Wbn)



## Group Disposition / Valuation Gain Trend (Unit: Wbn)

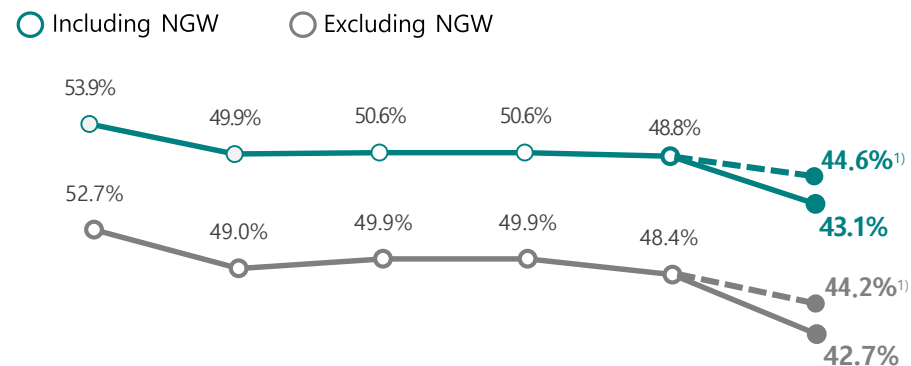


# SG&A Expenses

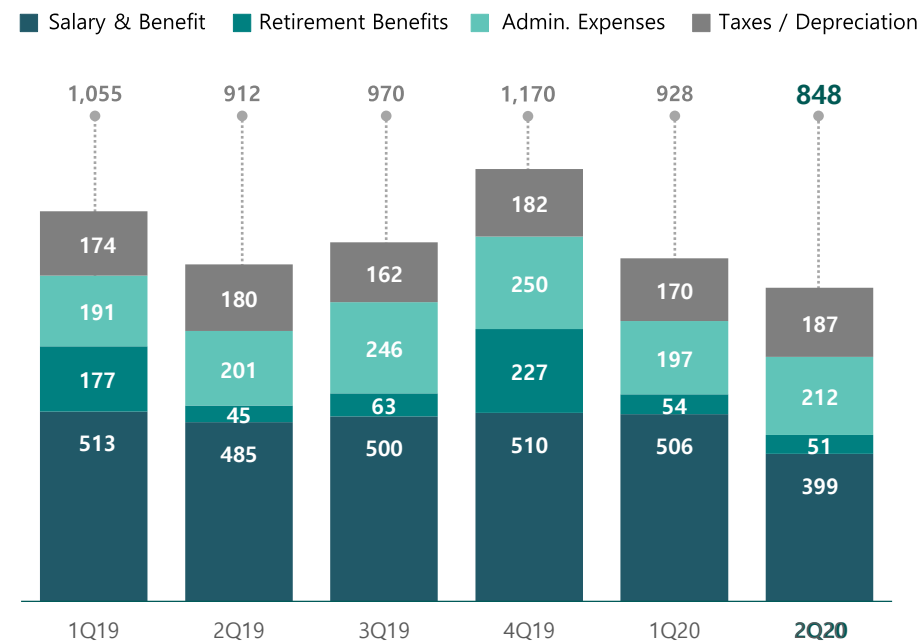
## SG&A Expenses

(Unit: Wbn)	1H20	1H19	YoY(%)	2Q20	1Q20	QoQ(%)
Salary & Benefits	905.3	998.7	-9.3%	399.3	506.1	-21.1%
Retirement Benefits	104.9	221.7	-52.7%	50.6	54.3	-6.8%
Admin. Expenses	409.1	392.1	4.3%	211.8	197.4	7.3%
Taxes / Depreciation	357.0	354.1	0.8%	186.8	170.2	9.7%
<b>Total</b>	<b>1,776.3</b>	<b>1,966.6</b>	<b>-9.7%</b>	<b>848.4</b>	<b>927.9</b>	<b>-8.6%</b>

## Group Cost Income Ratio (Cumulative) (Unit: Wbn)



Note1) Normalized C/I Ratio (one-off expense of Bank's salary excluded)



Section 3

# Total Lending & Funding

**Group Total Assets / Total Liabilities & Equity**

**Hana Bank KRW Loan / Deposit**

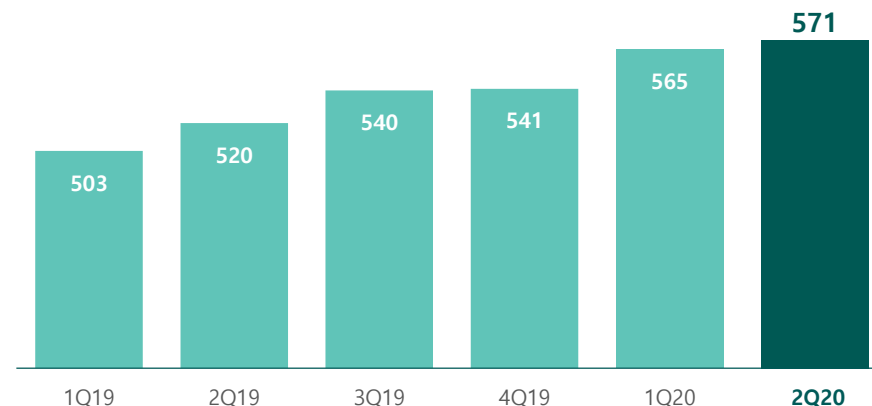
**Hana Bank KRW Loan Composition**

# Group Total Assets / Total Liabilities & Equity

## Group Total Assets <sup>1)</sup>

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
Cash & Deposits	30,345	23,719	27.9%	29,062	4.4%
Securities	87,963	82,353	6.8%	85,327	3.1%
Loan Receivables	290,043	282,306	2.7%	288,541	0.5%
KRW Loan	236,260	226,328	4.4%	231,017	2.3%
Tangible Asset	3,386	3,629	-6.7%	3,495	-3.1%
Other Asset	30,174	29,499	2.3%	33,264	-9.3%
Group Asset	441,913	421,506	4.8%	439,689	0.5%
+ Trust Asset	129,046	119,345	8.1%	125,673	2.7%
Group Total Asset	570,959	540,851	5.6%	565,362	1.0%

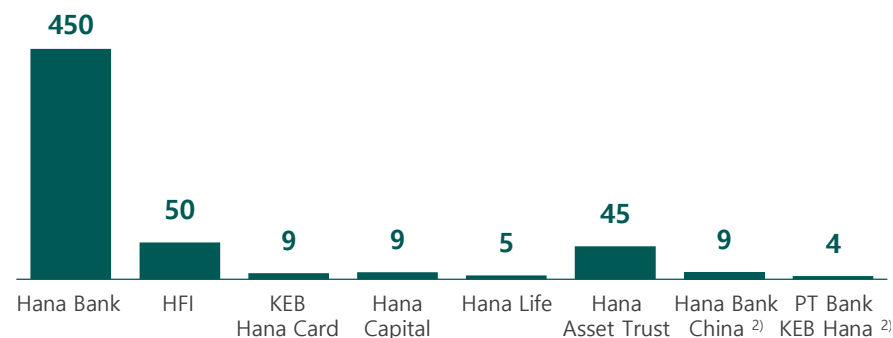
## Group Total Assets <sup>1)</sup> Trend (Unit: Wtn)



## Group Total Liabilities & Equity

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
Deposits	288,851	272,794	5.9%	283,058	2.0%
Borrowings	70,238	64,361	9.1%	69,365	1.3%
Debt	19,657	15,715	25.1%	18,276	7.6%
Debentures	42,059	43,661	-3.7%	44,133	-4.7%
RP, Call Money, etc	8,522	4,984	71.0%	6,956	22.5%
Other Liabilities	52,373	55,366	-5.4%	58,189	-10.0%
Total Liabilities	411,462	392,521	4.8%	410,611	0.2%
Total Equity	30,451	28,985	5.1%	29,079	4.7%
Liabilities & Equity	441,913	421,506	4.8%	439,689	0.5%

## Total Assets of Subsidiaries <sup>1)</sup> (Consolidated) (Unit: Wtn)



Note 1) Total Assets = Group Asset + Trust Asset

Note 2) Separate

# Hana Bank KRW Loan / Deposit

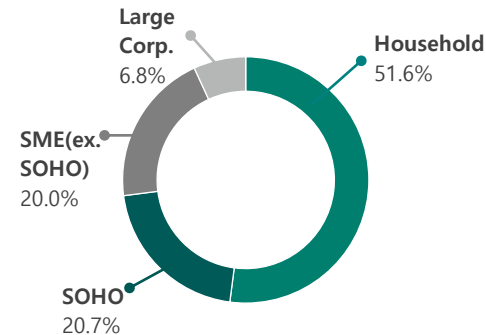
## KRW Loan

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
<b>Corporate Loan</b>	<b>109,651</b>	103,617	5.8%	106,852	2.6%
Large Corp.	15,438	13,622	13.3%	15,587	-1.0%
SME	92,211	87,933	4.9%	89,429	3.1%
(SOHO)	46,948	45,067	4.2%	45,400	3.4%
Other	2,003	2,062	-2.9%	1,836	9.1%
<b>Household Loan</b>	<b>117,121</b>	114,768	2.0%	115,815	1.1%
Secured	99,335	97,983	1.4%	98,394	1.0%
(Mortgage)	85,472	83,249	2.7%	84,034	1.7%
Unsecured	17,786	16,786	6.0%	17,420	2.1%
<b>Total</b>	<b>226,772</b>	218,385	3.8%	222,666	1.8%

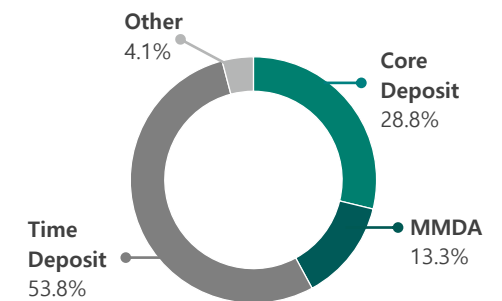
## Deposit (Ending Balance)

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
<b>KRW Deposit</b>	<b>242,049</b>	230,041	5.2%	237,011	2.1%
Core Deposit	69,691	59,620	16.9%	63,103	10.4%
MMDA	32,139	27,135	18.4%	30,881	4.1%
Time Deposit	130,273	133,367	-2.3%	134,080	-2.8%
Installment Deposit	7,641	7,022	8.8%	7,059	8.3%
Marketable Securities	2,304	2,897	-20.5%	1,888	22.0%
<b>FC Deposit</b>	<b>30,624</b>	27,938	9.6%	30,369	0.8%
<b>Total</b>	<b>272,673</b>	257,979	5.7%	267,380	2.0%

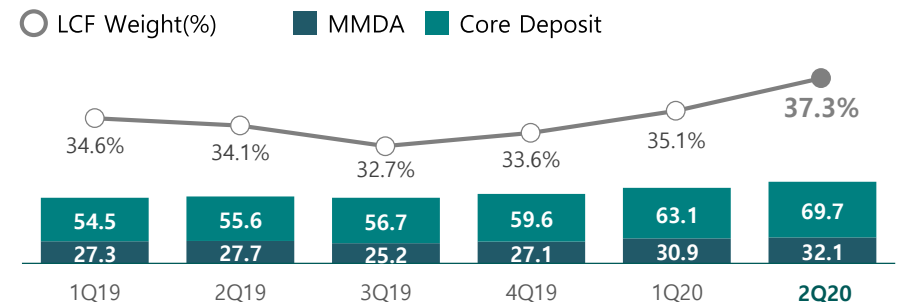
## Lending Composition



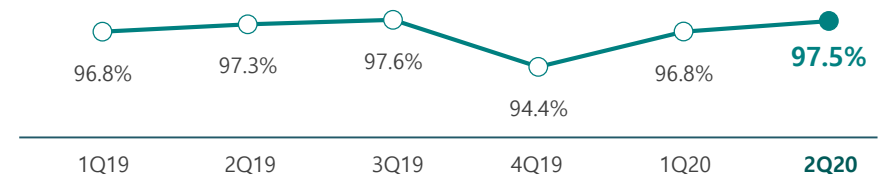
## Funding Composition



## Low Cost Funding Trend (Core Deposit + MMDA) (Unit: Wtn)



## Loan to Deposit Ratio 1)



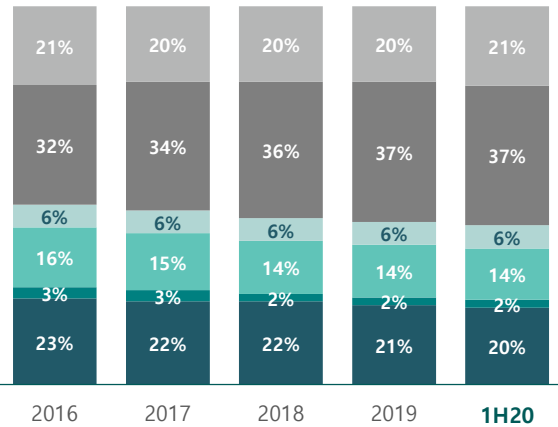
Note 1) Excluding Policy Loan

# Hana Bank KRW Loan Composition

## SME

Type of Business (Unit: %)

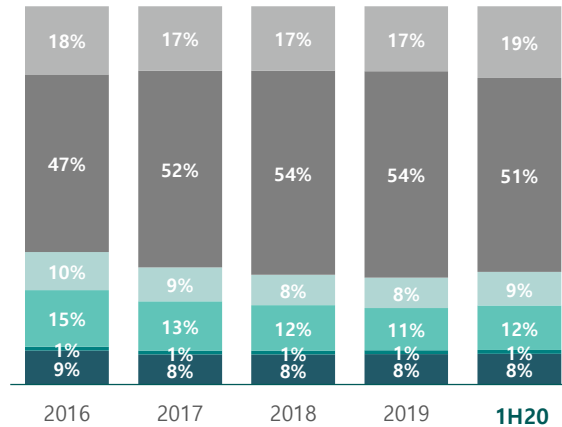
■ Manufacturing ■ Construction ■ Retail & Wholesale  
■ Accommodation and Food ■ Real Estate & Leasing ■ Others



## SOHO

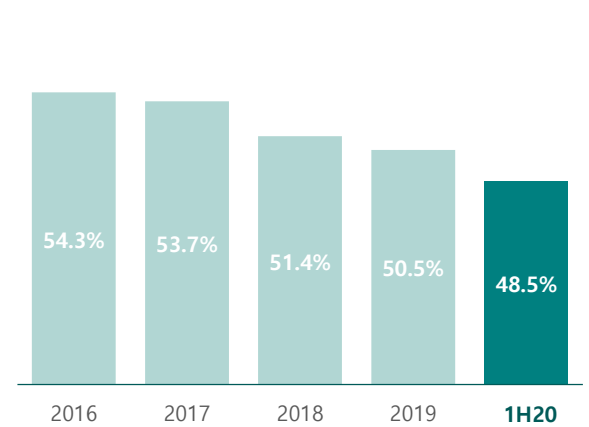
Type of Business (Unit: %)

■ Manufacturing ■ Construction ■ Retail & Wholesale  
■ Accommodation and Food ■ Real Estate & Leasing ■ Others

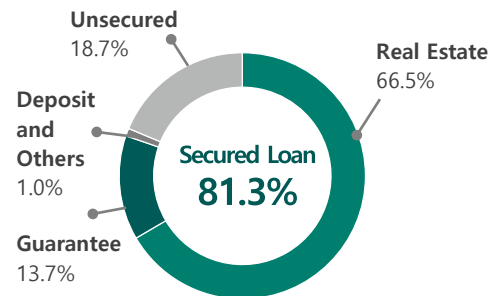


## Household

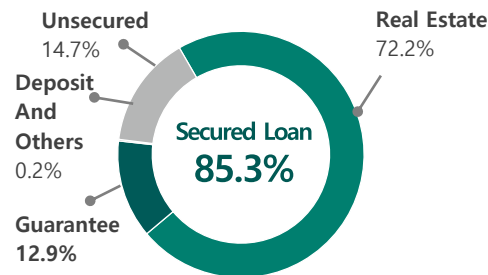
LTV (Unit: %)



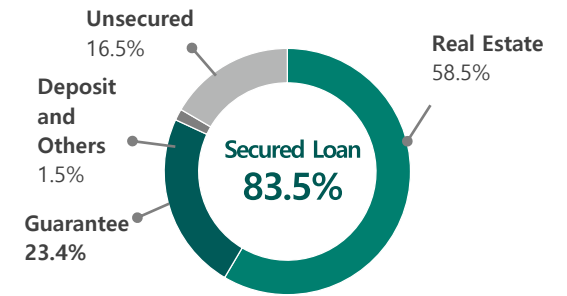
Collateral (1H20)



Collateral (1H20)



Collateral (1H20)





Section 4

# Asset Quality & Capital Adequacy

**Group Asset Quality**

**Provision Analysis**

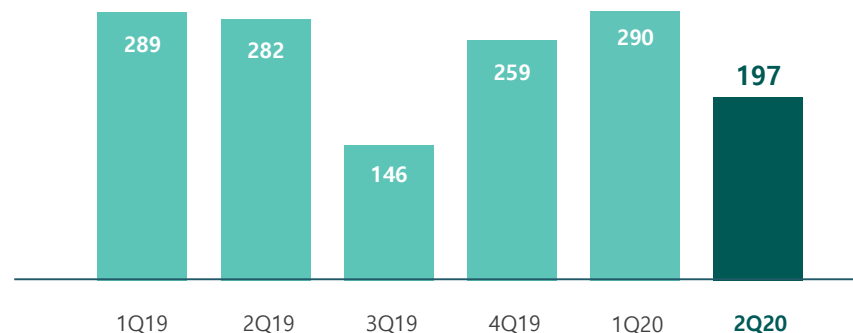
**Capital Adequacy**

# Group Asset Quality

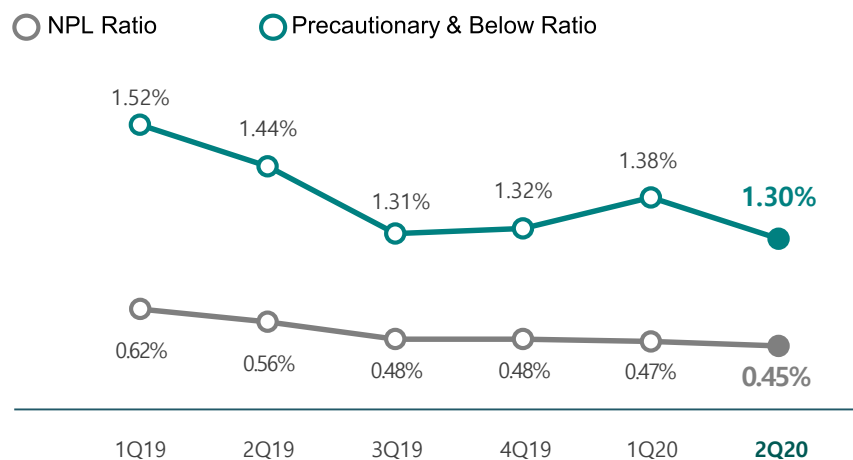
## Group

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
<b>Total Credit</b>	<b>301,392</b>	286,480	5.2%	295,079	2.1%
Normal	297,461	282,688	5.2%	290,993	2.2%
Precautionary	2,577	2,429	6.1%	2,687	-4.1%
Substandard	704	708	-0.6%	755	-6.8%
Doubtful	405	396	2.2%	397	1.9%
Estimated Loss	246	259	-5.2%	247	-0.5%
<b>NPL Amount</b>	<b>1,354</b>	1,363	-0.6%	1,399	-3.2%
<b>NPL Ratio</b>	<b>0.45%</b>	0.48%	-0.03%p	0.47%	-0.02%p
<b>NPL Coverage Ratio</b>	<b>126.8%</b>	112.5%	14.25%p	107.5%	19.24%p
<b>Loan Loss Allowance</b>	<b>3,795</b>	3,613	5.1%	3,647	4.1%
Loan Loss Reserve	1,717	1,534	11.9%	1,505	14.1%
Credit Loss Reserve	2,078	2,079	0.0%	2,143	-3.0%

## Group New NPL Formation Trend (Unit: Wbn)



## Group NPL / Precautionary & Below Ratio

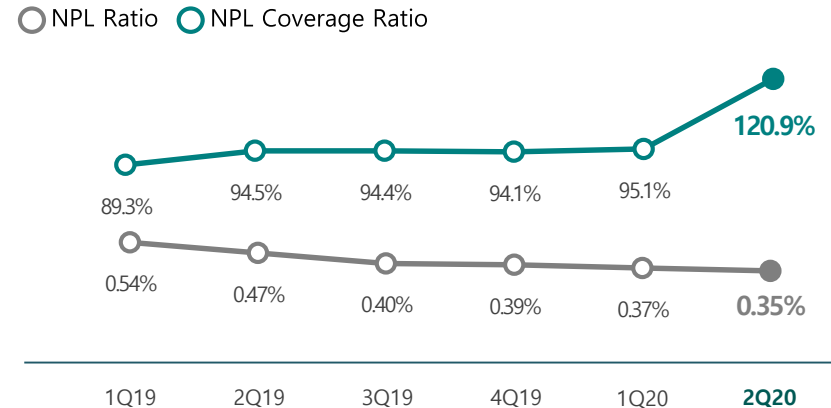


# Hana Bank Asset Quality

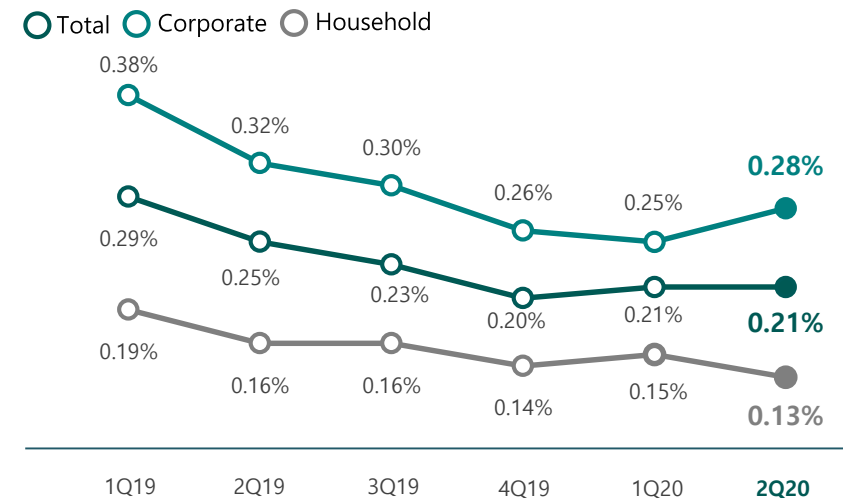
## Hana Bank

(Unit: Wbn)	2Q20	2019	YTD(%)	1Q20	QoQ(%)
<b>Total Credit</b>	<b>260,670</b>	249,281	4.6%	256,649	1.6%
Normal	<b>258,225</b>	246,720	4.7%	254,157	1.6%
Precautionary	<b>1,528</b>	1,578	-3.2%	1,532	-0.2%
Substandard	<b>556</b>	616	-9.8%	604	-8.0%
Doubtful	<b>262</b>	254	3.2%	252	4.0%
Estimated Loss	<b>100</b>	113	-12.0%	106	-5.8%
<b>NPL Amount</b>	<b>917</b>	983	-6.7%	961	-4.6%
<b>NPL Ratio</b>	<b>0.35%</b>	0.39%	-0.04%p	0.37%	-0.02%p
<b>NPL Coverage Ratio</b>	<b>120.9%</b>	94.1%	26.73%p	95.1%	25.71%p
<b>Loan Loss Allowance</b>	<b>3,020</b>	2,818	7.2%	2,880	4.9%
Loan Loss Reserve	<b>1,108</b>	925	19.8%	914	21.2%
Credit Loss Reserve	<b>1,911</b>	1,892	1.0%	1,965	-2.7%

## NPL / NPL Coverage Ratio Trend



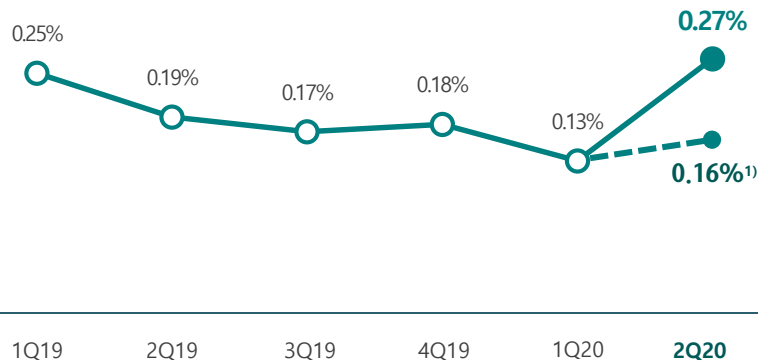
## Delinquency Ratio Trend



# Group Provisions

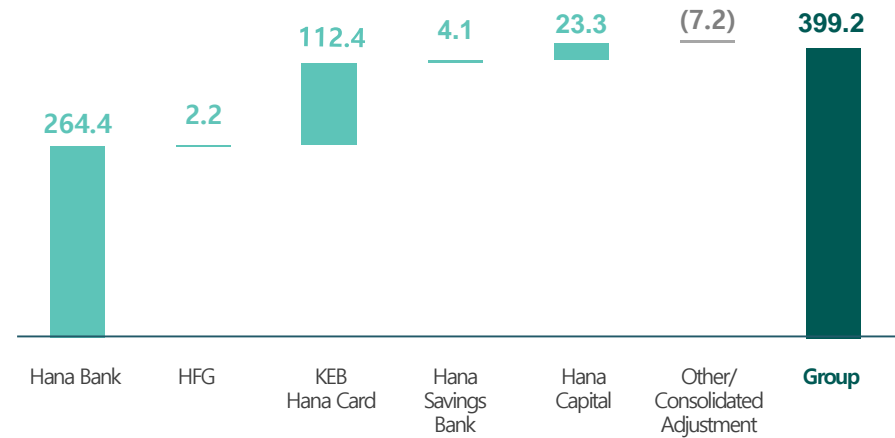
## Provision Overview

○ Credit Cost (Cumulative)



Note1) Normalized Credit cost (pre-emptive Covid-19 provisions excluded)

## Provision Break-down (1H20, Separate) (Unit: Wbn)

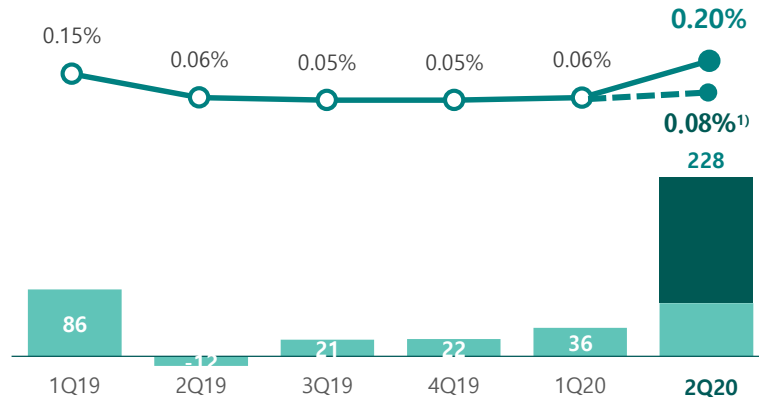


Group (Unit: Wbn)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20
<b>Credit Loss Provision</b>	154.9	92.3	106.2	402.5	93.1	<b>432.2</b>
Loan Loss Provision	164.7	90.5	100.8	162.6	92.9	<b>306.3</b>
Unused Commitments Provision	-3.0	0.6	1.9	2.4	-2.6	<b>3.2</b>
Other Provision	-6.8	1.2	3.5	237.4	2.8	<b>122.6</b>

# Hana Bank Provisions

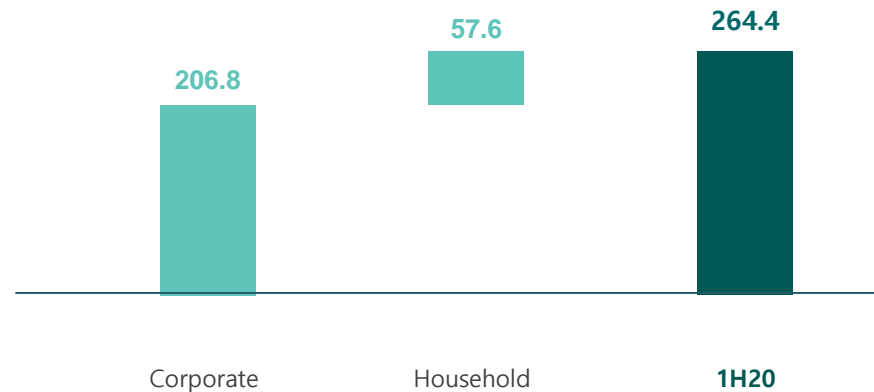
## Provision Overview (Separate) (Unit: Wbn)

○ Credit Cost (Cum.) ■ Loan Loss Provision (Qtly.)



Note1) Normalized Credit cost (pre-emptive Covid-19 provisions excluded)

## Provision Break-down (Separate) (Unit: Wbn)



(Unit: Wbn)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20
<b>Write-offs</b>	106.5	67.4	74.9	71.3	78.6	70.7
Corporate	57.7	35.9	37.3	34.2	41.5	30.7
Household	48.8	31.5	37.7	37.1	37.1	40.0
<b>Loan Sales</b>	0.0	139.2	121.9	65.8	77.4	79.1
Corporate	0.0	108.5	104.1	55.3	68.2	63.6
Household	0.0	30.7	17.8	10.5	9.2	15.5

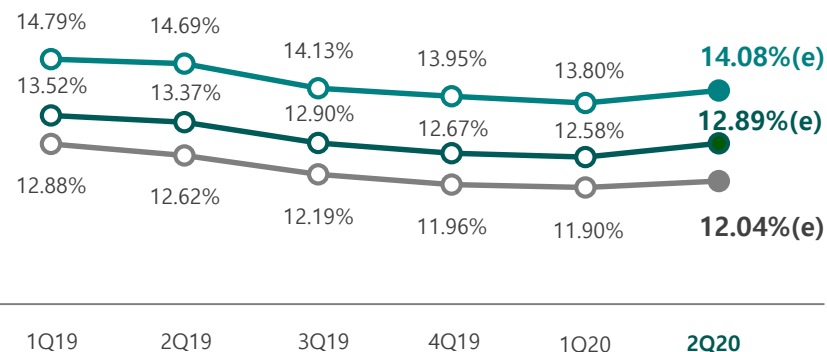
# Capital Adequacy

## Group

(Unit: Wbn)	1H20(e)	2019	Ytd(%)	1Q20	QoQ(%)
<b>RWAs</b>	<b>220,741</b>	210,067	5.1%	215,714	2.3%
<b>BIS Capital</b>	<b>31,083</b>	29,299	6.1%	29,773	4.4%
Tier 1 Capital	<b>28,464</b>	26,623	6.9%	27,131	4.9%
CET 1 Capital	<b>26,582</b>	25,132	5.8%	25,667	3.6%
<b>BIS Ratio</b>	<b>14.08%</b>	13.95%	0.13%p	13.80%	0.28%p
Tier 1 Ratio	<b>12.89%</b>	12.67%	0.22%p	12.58%	0.32%p
CET 1 Ratio	<b>12.04%</b>	11.96%	0.08%p	11.90%	0.14%p

## Group

○ BIS Ratio ○ Tier 1 Ratio ○ CET 1 Ratio

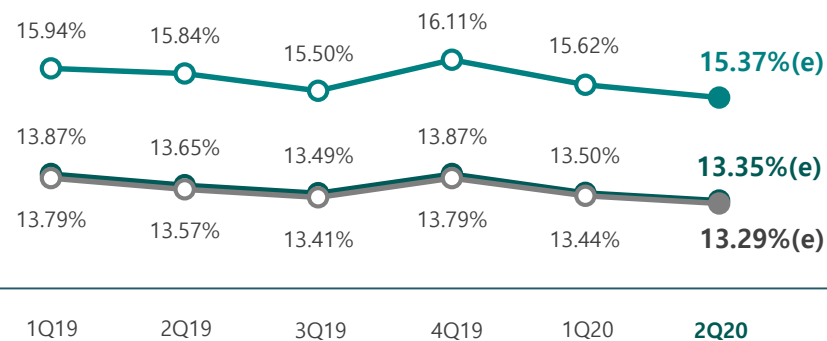


## Hana Bank

(Unit: Wbn)	1H20(e)	2019	Ytd(%)	1Q20	QoQ(%)
<b>RWAs</b>	<b>188,719</b>	172,566	9.4%	180,128	4.8%
<b>BIS Capital</b>	<b>29,014</b>	27,809	4.3%	28,140	3.1%
Tier 1 Capital	<b>25,189</b>	23,938	5.2%	24,316	3.6%
CET 1 Capital	<b>25,087</b>	23,792	5.4%	24,213	3.6%
<b>BIS Ratio</b>	<b>15.37%</b>	16.11%	-0.74%p	15.62%	-0.25%p
Tier 1 Ratio	<b>13.35%</b>	13.87%	-0.52%p	13.50%	-0.15%p
CET 1 Ratio	<b>13.29%</b>	13.79%	-0.49%p	13.44%	-0.15%p

## Hana Bank

○ BIS Ratio ○ Tier 1 Ratio ○ CET 1 Ratio



Section 5

# Appendix

**Net Income Contribution by Subsidiaries**  
**Dividend**

# Net Income Contribution by Subsidiaries

## Statements of Comprehensive Income (1H20, Consolidated)

(Unit: Wbn)	Group (Consolidated)	Hana Bank	Hana Financial Investment	Hana Capital	KEB Hana Card	Hana Asset Trust	Hana Life	Others / Consolidation Adjustment	Hana Bank (China) <sup>1)</sup>	PT Bank KEB Hana Indonesia <sup>1)</sup>
<b>Gen. Operating Income</b>	4,117.9	3,145.2	441.5	173.2	309.6	69.2	47.6	(68.5)	109.3	76.2
Int. Income	2,861.3	2,662.3	93.5	136.9	(60.0)	4.0	32.2	(7.8)	81.3	65.0
Fee Income	1,080.9	389.0	215.3	33.1	345.5	64.1	19.3	14.5	3.8	1.4
Disposition / Valuation	422.1	370.5	36.5	7.8	11.9	0.6	11.7	(16.9)	24.2	12.2
Other Operating Income	(246.4)	(276.7)	96.2	(4.7)	12.2	0.4	(15.6)	(58.3)	(0.0)	(2.4)
<b>SG&amp;A Expenses</b>	1,776.3	1,367.8	226.7	33.6	104.7	16.3	22.0	5.2	39.5	35.0
<b>PPOP</b>	2,341.6	1,777.4	214.8	139.6	204.9	52.9	25.7	(73.7)	69.8	41.2
<b>Credit Loss Provision</b>	525.2	377.1	3.6	23.0	114.3	0.2	(0.0)	7.1	(7.6)	(5.9)
<b>Operating Income</b>	1,816.4	1,400.3	211.1	116.6	90.7	52.7	25.7	(80.7)	77.4	47.1
<b>Non Operating Income</b>	61.7	51.2	19.8	(0.4)	(2.7)	0.0	4.2	(10.5)	(0.6)	0.7
<b>Net Income</b>	1,344.6	1,062.0	172.5	84.1	65.3	39.2	23.3	(101.9)	57.6	35.3

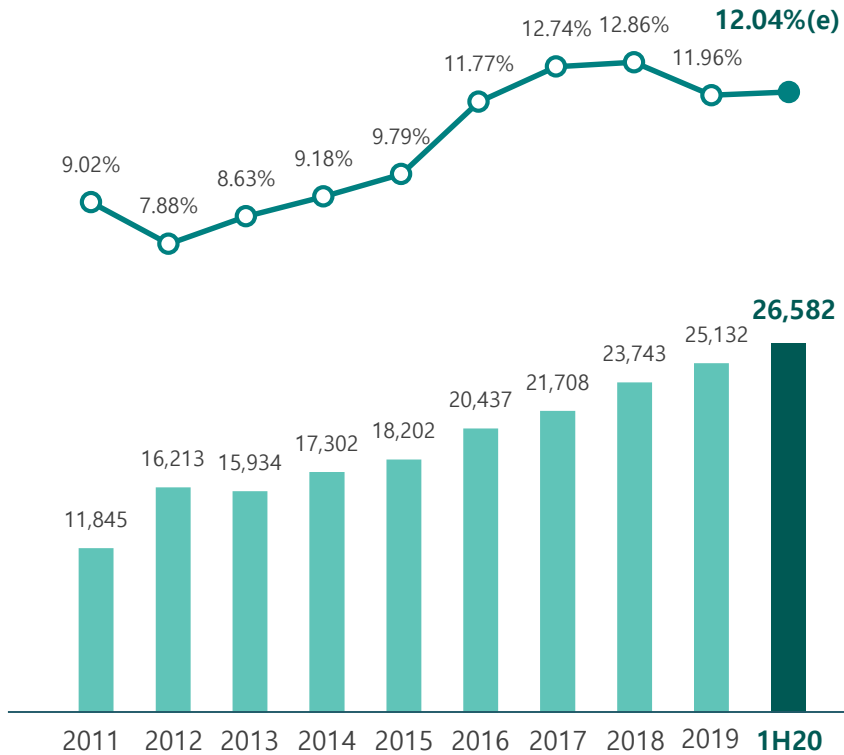
Note 1) Separate



# Dividend

## Group Capital Position <sup>1)</sup> (Unit: Wbn)

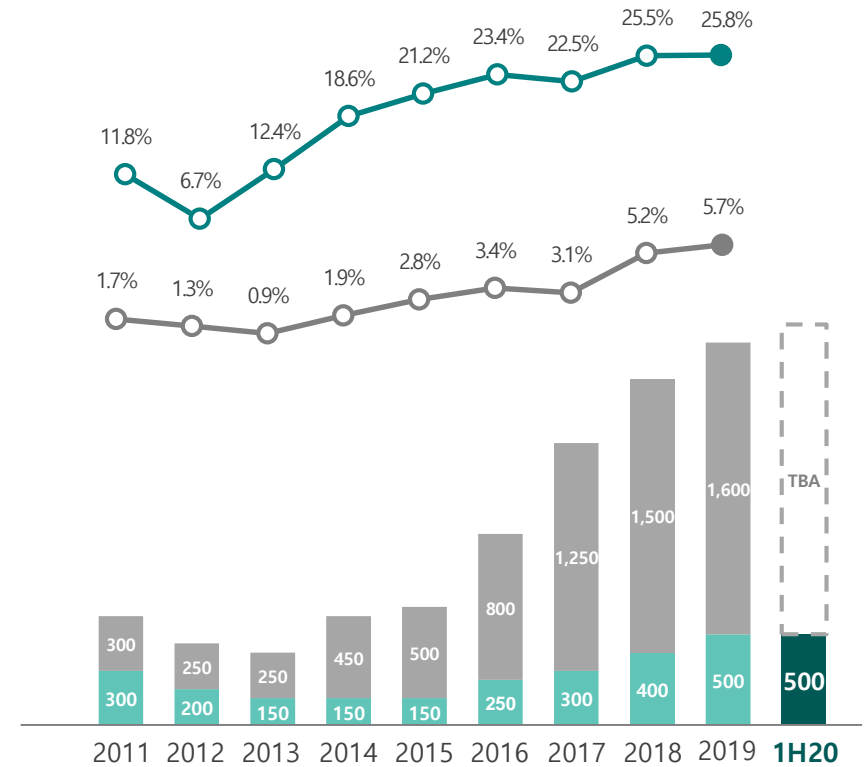
■ CET 1 Capital ○ CET 1 Ratio



Note 1) 2011, 2012 Core Tier 1 Capital and Core Tier 1 Ratio under Basel 1

## Group Capital Return (Unit: Won)

○ Payout Ratio ○ Dividend Yield Ratio ■ Interim Dividend ■ Year-end Dividend



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