

Hana Financial Group

IR Databook

2Q 2021

Table of Contents

Financial Highlights	2	Asset Quality [Group]	15	Hana Financial Investment	2
Income Statements	4	Asset Quality [Hana Bank]	16	KEB Hana Card	2
Balance Sheets	5	Credits [Hana Bank]	18	Hana Capital	3
NIM & NIS [Group]	7	Delinquency [Hana Bank]	20	Other Subsidiaries	3
NIM & NIS [Hana Bank]	9	Provision [Hana Bank]	22	Organizational Chart	3
Non-Interest Income	1	Capital Adequacy	23	Credit Rating	3
SG&A Expense	1	Securities [Hana Bank]	24		
Loan & Deposit [Hana Bank]	1	FX Market	25		

The financial information regarding business results of Hana Financial Group Inc. contained herein has been prepared in accordance with the Korean International Financial Reporting Standards ("K-IFRS").

This presentation material is provided for the convenience of investors in advance, prior to being reviewed by external audit firms. Therefore it is subject to change based on final review by external

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
FX Market												
Hana Financial Investment												
KEB Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
Shareholder Information												
	(Unit : KRW in billion)											
Stock Price (Won)	36,400	37,400	35,250	36,900	23,100	27,000	28,100	34,500	42,800	46,050	70.6%	7.6%
Number of Outstanding Shares	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	N/A	N/A
Market Capitalization	10,929	11,229	10,584	11,079	6,936	8,107	8,437	10,358	12,850	13,826	99.0%	7.6%
Dividend per share (Won)	-	500	-	1,600 (2,100)	-	500	-	1,350 (1,850)	-	700	40.0%	N/A
	() including interim dividend											
[Group] Profitability												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.58%	0.62%	0.69%	0.60%	0.63%	0.63%	0.65%	0.61%	0.74%	0.76%	0.12%p	0.02%p
ROE (Consolidated)	8.34%	9.02%	10.01%	8.72%	9.38%	9.45%	9.65%	8.96%	10.96%	11.25%	1.80%p	0.30%p
EPS (Won, Cumulative)	1,784	3,937	6,719	7,898	2,210	4,552	7,099	8,858	2,803	5,888	29.3%	110.0%
BPS (Won, Cumulative)	85,607	88,307	92,364	92,192	92,574	95,665	97,404	98,455	99,905	103,433	8.1%	3.5%
C/I ratio (Cumulative)	53.9%	49.9%	50.6%	50.6%	48.8%	43.1%	43.4%	45.3%	46.5%	44.0%	0.84%p	-2.50%p
C/I ratio (Quarterly)	53.9%	45.9%	52.3%	50.4%	48.8%	38.2%	43.8%	50.7%	46.5%	41.7%	3.43%p	-4.80%p
Net Income (Quarterly)	546.0	658.4	836.7	350.5	657.0	689.0	758.4	532.8	835.7	917.5	33.2%	9.8%
NIM (Cumulative) *	1.81%	1.82%	1.79%	1.76%	1.63%	1.63%	1.61%	1.60%	1.61%	1.64%	0.01%p	0.03%p
NIS (Cumulative)	1.74%	1.75%	1.72%	1.70%	1.59%	1.59%	1.58%	1.57%	1.59%	1.63%	0.04%p	0.04%p
NIM (Quarterly) *	1.81%	1.82%	1.73%	1.69%	1.63%	1.63%	1.59%	1.55%	1.61%	1.67%	0.04%p	0.06%p
NIS (Quarterly)	1.74%	1.75%	1.67%	1.64%	1.59%	1.59%	1.56%	1.52%	1.59%	1.65%	0.06%p	0.06%p
	* Industry-wide accounting change (IFRS15) applied in KEB Hana Card since FY2018											
[Hana Bank] Profitability												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.57%	0.60%	0.68%	0.60%	0.60%	0.57%	0.59%	0.53%	0.58%	0.62%	0.05%p	0.04%p
ROE (Consolidated)	8.01%	8.52%	9.71%	8.64%	8.85%	8.41%	8.61%	7.78%	8.80%	9.44%	1.03%p	0.64%p
EPS (Won, Cumulative)	445	960	1,664	1,987	515	989	1,538	1,868	535	1,164	17.8%	117.8%
BPS (Won, Cumulative)	22,380	23,002	23,343	23,364	23,326	23,985	24,453	24,618	24,513	25,284	5.4%	3.1%
C/I ratio (Cumulative)	55.0%	50.6%	51.5%	51.3%	49.5%	43.5%	43.7%	46.1%	49.6%	46.6%	3.07%p	-3.04%p
C/I ratio (Quarterly)	55.0%	46.3%	53.4%	50.6%	49.5%	38.2%	44.2%	53.0%	49.6%	43.8%	5.56%p	-5.83%p
Net Income (Quarterly)	479.9	554.0	757.5	348.5	554.6	508.4	591.4	355.7	575.5	677.5	33.3%	17.7%
NIM (Cumulative)	1.55%	1.55%	1.52%	1.49%	1.39%	1.38%	1.36%	1.34%	1.36%	1.38%	0.00%p	0.03%p
NIS (Cumulative)	1.49%	1.48%	1.47%	1.44%	1.35%	1.35%	1.33%	1.31%	1.34%	1.38%	0.03%p	0.04%p
NIM (Quarterly)	1.55%	1.54%	1.47%	1.41%	1.39%	1.37%	1.33%	1.28%	1.36%	1.41%	0.04%p	0.05%p
NIS (Quarterly)	1.49%	1.49%	1.41%	1.36%	1.35%	1.34%	1.30%	1.26%	1.34%	1.40%	0.06%p	0.06%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
[Group] Business Volume (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	393,529	405,487	420,146	421,467	439,689	441,494	444,392	460,313	475,642	487,752	10.5%	2.5%
Total Deposits*	236,235	243,990	250,304	257,979	267,380	272,673	269,689	277,937	289,665	292,560	7.3%	1.0%
Total Loans*	204,622	210,861	214,577	218,385	222,666	226,772	234,513	239,188	244,177	248,795	9.7%	1.9%

* Group total deposits/total loans are same as Hana Bank's deposits/loans

[Hana Bank] Business Volume (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	346,402	356,645	369,679	369,499	383,114	381,591	382,865	396,188	410,685	417,801	9.5%	1.7%
Total Deposits	236,235	243,990	250,304	257,979	267,380	272,673	269,689	277,937	289,665	292,560	7.3%	1.0%
Total Loans*	204,622	210,861	214,577	218,385	222,666	226,772	234,513	239,188	244,177	248,795	9.7%	1.9%

* Total Loans include only KRW Loans

[Group] Asset Quality (Unit : %)												
Precautionary & below ratio	1.52%	1.44%	1.31%	1.32%	1.38%	1.30%	1.31%	1.22%	1.10%	1.08%	-0.21%p	-0.01%p
NPL Ratio	0.62%	0.56%	0.48%	0.48%	0.47%	0.45%	0.41%	0.40%	0.40%	0.36%	-0.09%p	-0.04%p
NPL Coverage	101.95%	106.43%	109.63%	112.51%	107.51%	126.83%	134.17%	143.78%	140.09%	151.25%	24.42%p	11.17%p

* NPL Coverage ratios include only loan loss reserves

[Hana Bank] Asset Quality (Unit : %)												
Precautionary & below ratio	1.25%	1.17%	1.04%	1.03%	0.97%	0.94%	0.91%	0.91%	0.86%	0.84%	-0.10%p	-0.02%p
NPL ratio	0.54%	0.47%	0.40%	0.39%	0.37%	0.35%	0.34%	0.34%	0.34%	0.30%	-0.05%p	-0.04%p
NPL Coverage	89.31%	94.46%	94.40%	94.13%	95.15%	120.86%	124.79%	130.10%	124.99%	136.86%	16.00%p	11.88%p
Delinquency rate	0.29%	0.25%	0.23%	0.20%	0.21%	0.21%	0.20%	0.19%	0.24%	0.20%	-0.01%p	-0.04%p

* NPL Coverage ratios include only loan loss reserves

[Group] Capital AdequADy (Unit : KRW in billion, %)												
Shareholders' equity	27,371	28,568	29,047	28,985	29,079	30,449	31,449	31,600	32,005	33,266	9.3%	3.9%
BIS Ratio	14.79%	13.95%	14.13%	13.95%	13.80%	14.07%	14.40%	14.20%	16.32%	16.60%	2.53%p	0.28%p
Tier 1 CAR	13.52%	12.62%	12.90%	12.67%	12.58%	12.88%	13.18%	13.03%	15.12%	15.33%	2.45%p	0.21%p
Common Equity Tier 1 CAR*	12.88%	12.62%	12.19%	11.96%	11.90%	12.03%	12.12%	12.04%	14.04%	14.16%	2.13%p	0.12%p
Double Leverage ratio	124.13%	122.69%	123.05%	125.49%	128.56%	126.21%	124.81%	126.49%	123.96%	126.05%	-0.16%p	2.09%p
Debt to Equity ratio	30.09%	28.95%	29.00%	32.29%	37.59%	33.25%	33.28%	33.75%	37.00%	36.38%	3.13%p	-0.62%p

[Hana Bank] Capital Adequacy (Unit : KRW in billion, %)												
Shareholders' equity	24,263	25,098	25,476	25,466	25,407	25,407	26,635	26,812	26,702	27,531	8.4%	3.1%
BIS Ratio	15.94%	15.84%	15.50%	16.11%	15.62%	15.36%	15.38%	14.73%	17.30%	17.94%	2.58%p	0.63%p
Tier 1 CAR	13.87%	13.65%	13.49%	13.87%	13.50%	13.34%	13.30%	12.83%	15.25%	15.64%	2.30%p	0.39%p
Common Equity Tier 1 CAR*	13.79%	13.57%	13.41%	13.79%	13.44%	13.28%	13.25%	12.78%	15.21%	15.60%	2.32%p	0.38%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
[Group] Consolidated Income Statements														(Unit : KRW in billion)
General Operating Income	1,959.2	1,984.5	1,855.9	2,321.8	8,121.5	1,900.0	2,218.0	2,206.5	2,318.2	8,642.7	2,195.9	2,386.8	7.6%	8.7%
Net Interest Income	1,426.6	1,460.0	1,458.8	1,428.3	5,773.7	1,428.0	1,433.2	1,469.8	1,483.3	5,814.3	1,574.3	1,679.7	17.2%	6.7%
Non-Interest Income	532.6	524.5	397.1	893.5	2,347.8	472.0	784.8	736.7	834.9	2,828.4	621.6	707.0	-9.9%	13.7%
Fee Income*	517.7	564.3	509.3	559.5	2,150.9	526.4	554.5	607.4	567.4	2,255.7	617.4	643.9	16.1%	4.3%
Gains on Disposition & Valuation	168.4	88.0	61.0	479.8	797.1	74.1	348.2	243.3	506.2	1,171.8	105.0	232.1	-33.3%	121.0%
Other Operating Income	-153.4	-127.7	-173.2	-145.8	-600.2	-128.5	-117.9	-114.0	-238.8	-599.2	-100.8	-168.9	N/A	N/A
SG&A Expense	1,055.1	911.5	970.3	1,170.1	4,107.0	927.9	848.2	966.2	1,175.3	3,917.7	1,020.4	994.6	17.3%	-2.5%
PPOP	904.1	1,073.0	885.6	1,151.7	4,014.5	972.1	1,369.7	1,240.3	1,142.9	4,725.0	1,175.5	1,392.2	1.6%	18.4%
Credit Loss Provision	154.9	92.3	106.2	402.5	755.8	93.1	432.2	172.8	190.6	888.6	98.6	106.7	-75.3%	8.2%
Operating income	749.2	980.7	779.5	749.3	3,258.7	879.0	937.6	1,067.5	952.3	3,836.4	1,076.9	1,285.5	37.1%	19.4%
Non-Operating Income	12.9	-63.6	392.1	-191.9	149.5	39.7	23.8	15.9	-186.6	-107.2	83.1	13.6	-42.9%	-83.7%
Income before Tax	762.1	917.1	1,171.6	557.3	3,408.1	918.7	961.4	1,083.4	765.7	3,729.2	1,160.0	1,299.1	35.1%	12.0%
Income Tax	208.2	251.2	324.3	198.7	982.5	244.7	266.0	312.9	220.7	1,044.4	308.0	365.8	37.5%	18.8%
Net Income	553.9	665.9	847.3	358.6	2,425.6	674.1	695.3	770.5	545.0	2,684.9	852.0	933.3	34.2%	9.5%
Minority Interest Gain (Loss)	7.8	7.5	10.6	8.2	34.0	17.1	6.3	12.1	12.2	47.6	16.4	15.8	150.8%	-3.7%
N.I attributable to controlling interest	546.0	658.4	836.7	350.5	2,391.6	657.0	689.0	758.4	532.8	2,637.2	835.7	917.5	33.2%	9.8%
*Accounting Change due to the adoption of IFRS15; decrease in fee income, SG&A expense, and loan loss provision. No impact on net income of Group and credit card. This applies since 1Q19 (No impact YoY and QoQ basis)														
[Hana Bank] Consolidated Income Statements														(Unit : KRW in billion)
General Operating Income	1,546.0	1,558.7	1,475.5	1,879.2	6,459.4	1,467.7	1,677.7	1,626.6	1,671.9	6,444.0	1,551.9	1,692.2	0.9%	9.0%
Net Interest Income	1,338.6	1,367.0	1,367.4	1,341.0	5,414.0	1,336.3	1,326.0	1,328.6	1,316.9	5,307.8	1,408.8	1,506.9	13.6%	7.0%
Non-Interest Income	207.4	191.7	108.1	538.2	1,045.4	131.5	351.7	298.0	355.0	1,136.2	143.1	185.3	-47.3%	29.5%
Fee Income	210.4	242.9	223.2	209.8	886.4	204.4	184.7	167.7	154.6	711.3	183.7	194.0	5.0%	5.6%
Gains on Disposition & Valuation	128.1	74.6	40.0	468.5	711.2	58.8	311.9	269.1	337.5	977.3	82.3	152.2	-51.2%	85.0%
Other Operating Income	-131.1	-125.8	-155.1	-140.0	-552.1	-131.7	-145.0	-138.7	-137.0	-552.5	-122.9	-160.9	N/A	N/A
SG&A Expense	850.1	722.4	787.9	951.0	3,311.4	726.9	641.0	719.2	886.9	2,973.9	769.7	740.7	15.6%	-3.8%
PPOP	695.9	836.4	687.6	928.2	3,148.0	740.9	1,036.7	907.4	785.0	3,470.1	782.2	951.6	-8.2%	21.7%
Credit Loss Provision	83.1	8.8	21.5	318.7	432.1	20.0	357.1	95.5	69.5	542.1	26.3	35.0	-90.2%	33.1%
Operating Income	612.7	827.6	666.1	609.5	2,715.9	720.9	679.6	811.9	715.5	2,928.0	755.9	916.6	34.9%	21.3%
Non-Operating income	16.9	-69.3	382.7	-114.9	215.4	27.8	24.5	4.2	-238.3	-181.9	14.6	7.8	-68.0%	-46.6%
Income before Tax	629.6	758.4	1,048.8	494.6	2,931.3	748.7	704.1	816.1	477.2	2,746.1	770.5	924.4	31.3%	20.0%
Income Tax	148.5	202.9	286.5	142.9	780.8	185.3	193.9	222.9	119.7	721.7	192.9	244.4	26.1%	26.7%
Net Income	479.9	554.0	757.5	348.5	2,139.8	554.6	508.4	591.4	355.7	2,010.1	575.5	677.5	33.3%	17.7%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
(Unit : KRW in billion)												
[Group] Consolidated Balance Sheet												
Total Asset	393,529	405,487	420,146	421,467	439,689	441,494	444,392	460,313	475,642	487,752	10.5%	2.5%
Cash and due from banks	17,894	23,485	30,164	23,719	29,062	30,372	28,429	27,530	25,833	37,154	22.3%	43.8%
Financial assets at fair value through profit or loss	30,029	31,331	33,401	32,360	36,352	36,525	37,518	43,134	38,904	35,756	-2.1%	-8.1%
Financial assets at fair value through other comprehensive income	38,062	35,721	37,706	37,980	40,098	40,666	36,091	36,165	34,022	33,255	-18.2%	-2.3%
Financial assets at amortised cost	15,383	15,930	16,565	16,855	17,655	17,548	18,186	18,377	21,374	22,750	29.6%	6.4%
Loans Receivable	262,865	268,107	270,101	282,306	288,541	289,913	293,638	308,792	323,581	318,767	10.0%	-1.5%
Loans in Korean Won	211,691	218,050	222,149	226,328	231,017	236,260	245,067	251,403	257,190	262,638	11.2%	2.1%
Loans in foreign currencies	21,738	23,259	23,610	23,281	23,752	24,304	24,709	24,226	24,474	24,941	2.6%	1.9%
Bills Bought	109	87	92	318	423	155	48	37	10	2	-98.9%	-82.8%
Credit Card Loans	7,132	7,236	7,316	7,648	7,087	7,334	7,722	7,468	7,636	8,201	11.8%	7.4%
Derivative assets used for hedging purposes	31	70	83	68	168	167	152	141	105	103	-38.1%	-1.7%
Investment in associates and joint ventures	1,298	1,259	1,307	2,440	2,532	2,632	2,740	2,731	2,845	2,891	9.9%	1.6%
Property and equipment	3,593	3,628	3,615	3,629	3,495	3,389	3,335	3,305	3,230	3,230	-4.7%	0.0%
Investment property	719	711	712	1,223	841	895	897	899	895	876	-2.1%	-2.1%
Intangible Assets	662	648	637	655	626	711	697	739	721	708	-0.4%	-1.9%
Other Assets	22,993	24,598	25,855	20,232	20,320	18,677	22,709	18,500	24,131	32,261	72.7%	33.7%
Total Liabilities	366,158	376,920	391,099	392,482	410,611	411,046	412,942	428,713	443,636	454,486	10.6%	2.4%
Financial liabilities at fair value through profit or loss	4,631	5,379	7,073	5,437	9,770	6,926	6,438	10,860	7,277	6,020	-13.1%	-17.3%
Financial liabilities designated at fair value through profit and loss	12,948	13,676	12,354	11,573	9,718	11,107	10,120	9,803	9,019	7,846	-29.4%	-13.0%
Deposits	249,802	257,374	264,864	272,794	283,058	288,837	286,488	295,510	306,931	310,453	7.5%	1.1%
Demand Deposits	30,683	31,661	32,457	33,988	38,583	40,763	40,624	45,806	48,988	50,059	22.8%	2.2%
Time Deposits	214,342	220,067	227,881	235,943	242,622	245,807	245,130	249,555	255,976	258,897	5.3%	1.1%
Certificate of Deposits	4,778	5,646	4,526	2,863	1,852	2,267	734	149	1,968	1,497	-34.0%	-23.9%
Borrowings	19,657	20,199	21,394	20,699	25,231	28,049	28,143	26,494	26,953	30,390	8.3%	12.7%
Debentures	41,044	41,671	44,082	43,661	44,133	42,059	45,504	48,762	49,527	51,616	22.7%	4.2%
Derivative liabilities used for hedging purposes	51	28	28	28	17	13	10	35	70	67	417.8%	-4.8%
Severance and retirement benefits, net	214	209	199	363	389	415	433	325	276	274	-33.8%	-0.6%
Provisions	324	316	335	577	498	561	504	555	611	574	2.2%	-6.1%
Other liabilities	37,487	38,068	40,770	37,349	37,797	33,079	35,303	36,369	42,972	47,246	42.8%	9.9%
Shareholders' Equity	27,371	28,568	29,047	28,985	29,079	30,449	31,449	31,600	32,005	33,266	9.3%	3.9%
Paid in Capital	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	0.0%	0.0%
Hybrid debentures	980	1,245	1,245	1,245	1,245	1,664	2,162	2,008	2,008	2,227	33.9%	10.9%
Capital Surplus	10,602	10,589	10,589	10,582	10,582	10,581	10,578	10,580	10,578	10,577	0.0%	0.0%
Capital Adjustment	-15	-36	-315	-315	-315	-315	-315	-315	-315	-315	N/A	N/A
Cumulative Other Comprehensive Income	-695	-545	-475	-854	-920	-698	-784	-1,002	-977	-927	N/A	N/A
Retained Earnings	14,309	14,955	15,629	15,965	16,143	16,823	17,419	17,942	18,342	19,320	14.8%	5.3%
Minority Interest	688	858	873	860	843	892	887	887	869	881	-1.3%	1.4%
Total Liabilities & Shareholders' Equity	393,529	405,487	420,146	421,467	439,689	441,494	444,392	460,313	475,642	487,752	10.5%	2.5%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
[Hana Bank] Consolidated Balance Sheet												
	(Unit : KRW in billion)											
Total Asset	346,402	356,645	369,679	369,499	383,114	381,591	382,865	396,188	410,685	417,801	9.5%	1.7%
Cash and dues from banks	14,495	19,874	26,553	20,002	24,616	26,403	24,962	24,958	21,911	33,354	26.3%	52.2%
Financial Assets	60,041	58,490	62,221	62,286	66,733	65,505	61,631	65,918	64,759	62,430	-4.7%	-3.6%
Loans receivables	246,912	251,743	253,347	263,961	269,256	269,268	271,097	284,605	297,521	291,558	8.3%	-2.0%
Investment in associates and JV	1,052	996	1,003	2,106	2,217	2,347	2,369	2,221	2,343	2,361	0.6%	0.8%
Property and equipment	1,763	1,744	1,693	1,689	1,659	1,536	1,531	1,514	1,492	1,472	-4.2%	-1.4%
Investment property	594	607	608	604	602	628	620	616	600	581	-7.4%	-3.1%
Other assets	21,546	23,193	24,253	18,850	18,030	15,905	20,654	16,356	22,059	26,045	63.8%	18.1%
Total Liabilities	322,139	331,547	344,203	344,032	357,707	355,445	356,230	369,376	383,983	390,270	9.8%	1.6%
Financial liabilities	3,996	4,443	5,912	4,211	6,709	4,484	4,034	8,418	4,390	3,485	-22.3%	-20.6%
Deposits	248,131	256,119	263,212	270,979	280,809	286,295	283,613	291,740	303,297	306,501	7.1%	1.1%
Borrowings	14,866	15,489	15,754	14,800	17,399	18,957	18,337	17,147	17,709	20,098	6.0%	13.5%
Debentures	24,619	24,547	25,837	23,530	22,795	20,816	23,396	24,383	24,597	25,927	24.6%	5.4%
Other liabilities	30,526	30,948	33,488	30,512	29,995	24,893	26,850	27,688	33,990	34,259	37.6%	0.8%
Total Shareholders' Equity	24,263	25,098	25,476	25,466	25,407	26,146	26,635	26,812	26,702	27,531	5.3%	3.1%
Paid-in capital	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	0.0%	0.0%
Hybrid debentures	180	180	180	180	180	180	180	180	180	180	0.0%	0.0%
Capital surplus	9,670	9,655	9,654	9,654	9,654	9,654	9,654	9,654	9,654	9,654	0.0%	0.0%
Capital adjustments	-42	-40	-38	-38	-38	-37	-37	-38	-38	-38	N/A	N/A
Cumulative other comprehensive income	-711	-583	-523	-846	-927	-728	-816	-1,002	-951	-880	N/A	N/A
Retained earnings	9,713	10,265	10,570	10,914	10,955	11,462	12,051	12,414	12,252	13,006	13.5%	6.2%
Minority interests	93	262	275	242.8	223	256	243	244	246	249	-3.0%	1.2%
Total Liabilities & Shareholders' Equity	346,402	356,645	369,679	369,499	383,114	381,591	382,865	396,188	410,685	417,801	9.5%	1.7%

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q

Table of Contents
Hana Financial Group

Financial Highlights
Income Statements
Balance Sheets

NIM & NIS [Group]

NIM & NIS [Hana Bank]

Non-Interest Income

SG&A Expense

Loans & Deposits [Hana Bank]

Asset Quality [Group]

Asset Quality [Hana Bank]

Credits [Hana Bank]

Delinquency [Hana Bank]

Provision [Hana Bank]

Capital Adequacy

Securities [Hana Bank]

FX Market

Hana Financial Investment

KEB Hana Card

Hana Capital

Other Subsidiaries

Organizational Chart

Credit Rating

NIM & NIS Trend [Cumulative]

(Unit : %)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q
NIM *	1.81%	1.82%	1.79%	1.76%	1.63%	1.63%	1.61%	1.60%	1.61%	1.64%
NIS	1.74%	1.75%	1.72%	1.70%	1.59%	1.59%	1.58%	1.57%	1.59%	1.63%

* Industry-wide accounting change (IFRS15) applied in KEB Hana Card since FY2018

NIM & NIS Volume Table [Cumulative]

IEA	292,884	294,708	297,881	301,119	314,258	318,738	321,077	323,732	336,717	339,890
IEA in won	255,433	256,698	258,956	261,714	273,904	276,741	278,878	281,370	295,347	298,653
Due from banks in won	1,121	1,285	1,187	1,196	1,330	1,284	1,212	1,078	811	810
Securities in won	40,931	40,760	40,506	40,731	42,876	43,121	43,066	42,489	41,529	41,954
Loans & Credits receivable in won	213,381	214,654	217,263	219,787	229,698	232,337	234,600	237,804	253,007	255,889
Loan in won	203,000	205,277	207,754	210,023	219,574	222,266	224,993	228,122	241,753	244,281
Corporate loan	93,533	95,021	96,103	97,053	101,239	103,313	104,991	106,602	112,528	114,031
Household loan	106,221	106,895	108,149	109,428	114,853	115,506	116,722	118,375	126,448	127,612
Bills purchased in won	276	279	268	277	235	376	304	265	179	208
Advance to customers in won	15	15	15	14	9	10	10	10	29	48
Factoring	426	425	437	426	341	316	305	292	284	288
Credit Card	7,564	7,543	7,575	7,626	7,708	7,573	7,630	7,678	7,615	7,918
Repurchase agreement	3,390	2,369	2,416	2,571	2,940	2,883	2,420	2,471	4,424	4,408
Allowance for credit loss in won (-)	1,290	1,255	1,201	1,150	1,110	1,087	1,063	1,034	1,277	1,261
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	37,451	38,010	38,925	39,405	40,354	41,996	42,200	42,362	41,369	41,237
IBL	280,416	282,771	286,064	289,523	304,851	309,638	311,820	314,411	329,790	333,265
IBL in won	240,988	242,627	244,998	247,894	260,529	263,417	265,364	267,972	282,557	285,599
Deposits in won	206,589	208,631	211,214	214,207	227,989	230,782	232,266	233,853	244,546	247,356
Deposits in won	200,947	203,247	205,843	209,299	225,670	228,611	230,316	232,294	243,150	245,809
CDs in won	5,642	5,384	5,371	4,909	2,319	2,171	1,950	1,559	1,396	1,547
Borrowings in won	5,858	5,933	5,913	5,985	6,920	7,336	7,807	8,139	9,229	9,508
Borrowings in won	5,532	5,607	5,674	5,797	6,882	7,204	7,629	7,984	9,194	9,473
Repurchase Agreement	274	280	193	144	0	96	141	118	0	0
Bills Sold	51	47	46	43	37	37	38	37	35	35
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	23,327	23,059	23,054	22,899	20,865	20,546	20,616	21,324	23,703	23,499
Others IBL in won	5,214	5,004	4,817	4,803	4,755	4,753	4,675	4,655	5,080	5,236
IBL in foreign currency	39,428	40,144	41,066	41,629	44,323	46,221	46,456	46,439	47,232	47,666

* Group = Hana Bank + KEB Hana Card (FY 2016~2017 Old NIM, FY 2018 New NIM)

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q

NIM & NIS Interest Cost Ratio Table [Cumulative]

(Unit : %)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q
IEA	3.44%	3.44%	3.38%	3.32%	2.99%	2.89%	2.80%	2.72%	2.46%	2.47%
IEA in won	3.53%	3.53%	3.48%	3.42%	3.11%	3.04%	2.96%	2.89%	2.64%	2.64%
Due from banks in won	1.66%	1.66%	1.62%	1.51%	1.15%	0.90%	0.77%	0.72%	0.41%	0.46%
Securities in won	1.90%	1.90%	1.89%	1.88%	1.79%	1.73%	1.67%	1.64%	1.47%	1.47%
Loans & Credits receivable in won	3.84%	3.84%	3.77%	3.70%	3.35%	3.29%	3.20%	3.11%	2.83%	2.84%
Loan in won	3.48%	3.47%	3.41%	3.34%	3.04%	2.96%	2.85%	2.77%	2.51%	2.51%
Corporate loan	3.46%	3.45%	3.38%	3.31%	2.99%	2.87%	2.75%	2.65%	2.38%	2.37%
Household loan	3.51%	3.50%	3.45%	3.38%	3.09%	3.05%	2.96%	2.89%	2.64%	2.64%
Bills purchased in won	4.24%	4.26%	4.22%	4.07%	3.57%	2.83%	2.85%	2.86%	2.86%	2.75%
Advance to customers in won	0.19%	0.16%	0.15%	0.15%	0.13%	0.37%	0.25%	0.25%	8.61%	9.62%
Factoring	3.25%	3.21%	3.12%	3.05%	2.75%	2.59%	2.41%	2.29%	1.79%	1.78%
Credit Card	13.63%	13.84%	13.75%	13.88%	12.67%	13.42%	13.61%	13.69%	13.85%	13.69%
Repurchase agreement	1.83%	1.83%	1.75%	1.64%	1.26%	0.98%	0.88%	0.79%	0.55%	0.54%
Allowance for credit loss in won (-)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other IEA in won	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IEA in foreign currency	2.84%	2.79%	2.73%	2.63%	2.16%	1.92%	1.73%	1.59%	1.17%	1.18%
IBL	1.70%	1.69%	1.66%	1.62%	1.40%	1.30%	1.22%	1.15%	0.87%	0.84%
IBL in won	1.71%	1.70%	1.68%	1.64%	1.45%	1.37%	1.30%	1.23%	0.95%	0.92%
Deposits in won	1.63%	1.63%	1.60%	1.57%	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%
Deposits in won	1.62%	1.61%	1.59%	1.56%	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%
CDs in won	2.21%	2.19%	2.15%	2.10%	1.65%	1.58%	1.55%	1.55%	0.78%	0.77%
Borrowings in won	1.39%	1.39%	1.37%	1.33%	1.15%	1.01%	0.90%	0.83%	0.67%	0.68%
Borrowings in won	1.39%	1.39%	1.37%	1.33%	1.15%	1.01%	0.91%	0.84%	0.67%	0.68%
Repurchase Agreement	1.26%	1.34%	1.34%	1.34%	0.00%	0.40%	0.34%	0.36%	0.00%	0.00%
Bills Sold	1.49%	1.52%	1.51%	1.48%	1.25%	1.18%	1.01%	0.92%	0.64%	0.66%
Credit card acc. receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Corporate bond in won	2.44%	2.44%	2.43%	2.41%	2.40%	2.38%	2.33%	2.25%	1.95%	1.93%
Others IBL in won	1.79%	1.77%	1.69%	1.61%	1.15%	0.86%	0.71%	0.63%	0.46%	0.43%
IBL in foreign currency	1.65%	1.62%	1.55%	1.47%	1.12%	0.92%	0.78%	0.69%	0.38%	0.37%

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q

NIM & NIS Trend [Quarterly]

NIM *	1.81%	1.82%	1.73%	1.69%	1.63%	1.63%	1.59%	1.55%	1.61%	1.67%
NIS	1.74%	1.75%	1.67%	1.64%	1.59%	1.59%	1.56%	1.52%	1.59%	1.65%

* Industry-wide accounting change (IFRS15) applied in KEB Hana Card since FY2018

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]**
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

NIM & NIS Trend [Cumulative]

(Unit : %)

NIM	1.55%	1.55%	1.52%	1.49%	1.39%	1.38%	1.36%	1.34%	1.36%	1.38%
NIS	1.49%	1.48%	1.47%	1.44%	1.35%	1.35%	1.33%	1.31%	1.34%	1.38%

NIM & NIS Volume Table [Cumulative]

IEA	285,349	287,168	290,305	293,489	306,555	311,188	313,471	316,091	329,141	331,937
IEA in won	247,898	249,159	251,380	254,084	266,201	269,191	271,271	273,729	287,772	290,700
Due from banks in won	872	1,008	903	908	1,045	1,019	950	835	627	604
Securities in won	40,931	40,760	40,506	40,731	42,876	43,121	43,066	42,489	41,529	41,954
Loans & Credits receivable in won	206,094	207,391	209,971	212,444	222,279	225,052	227,256	230,406	245,615	248,142
Loan in won	203,000	205,277	207,754	210,023	219,574	222,266	224,993	228,122	241,753	244,281
Corporate loan	93,533	95,021	96,103	97,053	101,239	103,313	104,991	106,602	112,528	114,031
Household loan	106,221	106,895	108,149	109,428	114,853	115,506	116,722	118,375	126,448	127,612
Bills purchased in won	276	279	268	277	235	376	304	265	155	150
Advance to customers in won	15	15	15	14	9	10	10	10	10	11
Factoring	426	425	437	426	341	316	305	292	284	288
Credit Card	0	0	0	0	0	0	0	0	0	0
Repurchase agreement	3,390	2,369	2,416	2,571	2,940	2,883	2,420	2,471	4,424	4,408
Allowance for credit loss in won (-)	1,013	974	918	866	820	799	777	754	1,012	995
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	37,451	38,010	38,925	39,405	40,354	41,996	42,200	42,362	41,369	41,237
IBL	274,802	277,195	280,480	283,915	299,108	303,920	306,103	308,714	324,181	327,431
IBL in won	235,374	237,052	239,414	242,286	254,785	257,699	259,648	262,275	276,949	279,765
Deposits in won	206,589	208,631	211,214	214,207	227,989	230,782	232,266	233,853	244,546	247,356
Deposits in won	200,947	203,247	205,843	209,299	225,670	228,611	230,316	232,294	243,150	245,809
CDs in won	5,642	5,384	5,371	4,909	2,319	2,171	1,950	1,559	1,396	1,547
Borrowings in won	5,252	5,265	5,229	5,264	5,912	6,337	6,746	7,052	8,138	8,260
Borrowings in won	4,927	4,939	4,991	5,076	5,874	6,205	6,568	6,897	8,103	8,225
Repurchase Agreement	274	280	193	144	0	96	141	118	0	0
Bills Sold	51	47	46	43	37	37	38	37	35	35
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	18,319	18,151	18,154	18,011	16,130	15,827	15,960	16,714	19,185	18,913
Others IBL in won	5,214	5,004	4,817	4,803	4,755	4,753	4,675	4,655	5,080	5,236
IBL in foreign currency	39,428	40,144	41,066	41,629	44,323	46,221	46,456	46,439	47,232	47,666

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q

NIM & NIS Interest Cost Ratio Table [Cumulative]

(Unit : %)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q
IEA	3.17%	3.16%	3.11%	3.04%	2.74%	2.64%	2.53%	2.45%	2.19%	2.20%
IEA in won	3.22%	3.22%	3.17%	3.10%	2.83%	2.75%	2.66%	2.58%	2.34%	2.34%
Due from banks in won	1.72%	1.71%	1.68%	1.57%	1.28%	0.98%	0.84%	0.78%	0.46%	0.45%
Securities in won	1.90%	1.90%	1.89%	1.88%	1.79%	1.73%	1.67%	1.64%	1.47%	1.47%
Loans & Credits receivable in won	3.47%	3.47%	3.41%	3.33%	3.03%	2.94%	2.84%	2.75%	2.48%	2.48%
Loan in won	3.48%	3.47%	3.41%	3.34%	3.04%	2.96%	2.85%	2.77%	2.51%	2.51%
Corporate loan	3.46%	3.45%	3.38%	3.31%	2.99%	2.87%	2.75%	2.65%	2.38%	2.37%
Household loan	3.51%	3.50%	3.45%	3.38%	3.09%	3.05%	2.96%	2.89%	2.64%	2.64%
Bills purchased in won	4.24%	4.26%	4.22%	4.07%	3.57%	2.83%	2.85%	2.86%	2.96%	2.97%
Advance to customers in won	0.19%	0.16%	0.15%	0.15%	0.13%	0.37%	0.25%	0.25%	0.00%	0.47%
Factoring	3.25%	3.21%	3.12%	3.05%	2.75%	2.59%	2.41%	2.29%	1.79%	1.78%
Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Repurchase agreement	1.83%	1.83%	1.75%	1.64%	1.26%	0.98%	0.88%	0.79%	0.55%	0.54%
Allowance for credit loss in won (-)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other IEA in won	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IEA in foreign currency	2.84%	2.79%	2.73%	2.63%	2.16%	1.92%	1.73%	1.59%	1.17%	1.18%
IBL	1.68%	1.68%	1.64%	1.60%	1.39%	1.29%	1.20%	1.14%	0.85%	0.82%
IBL in won	1.69%	1.68%	1.66%	1.63%	1.43%	1.35%	1.28%	1.21%	0.93%	0.90%
Deposits in won	1.63%	1.63%	1.60%	1.57%	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%
Deposits in won	1.62%	1.61%	1.59%	1.56%	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%
CDs in won	2.21%	2.19%	2.15%	2.10%	1.65%	1.58%	1.55%	1.55%	0.78%	0.77%
Borrowings in won	1.30%	1.29%	1.28%	1.23%	1.03%	0.89%	0.79%	0.72%	0.56%	0.57%
Borrowings in won	1.30%	1.29%	1.27%	1.23%	1.02%	0.90%	0.80%	0.73%	0.56%	0.57%
Repurchase Agreement	1.26%	1.34%	1.34%	1.34%	0.00%	0.40%	0.34%	0.36%	0.00%	0.00%
Bills Sold	1.49%	1.52%	1.51%	1.48%	1.25%	1.18%	1.01%	0.92%	0.64%	0.66%
Credit card acc. receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Corporate bond in won	2.43%	2.43%	2.42%	2.41%	2.41%	2.39%	2.33%	2.23%	1.90%	1.89%
Others IBL in won	1.79%	1.77%	1.69%	1.61%	1.15%	0.86%	0.71%	0.63%	0.46%	0.43%
IBL in foreign currency	1.65%	1.62%	1.55%	1.47%	1.12%	0.92%	0.78%	0.69%	0.38%	0.37%

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q

NIM & NIS Trend [Quarterly]

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q
NIM	1.55%	1.54%	1.47%	1.41%	1.39%	1.37%	1.33%	1.28%	1.36%	1.41%
NIS	1.49%	1.49%	1.41%	1.36%	1.35%	1.34%	1.30%	1.26%	1.34%	1.40%

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 4Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 4Q FY2020 FY2021 1Q FY2021 2Q YoY QoQ

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]

Non-Interest Income

- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

[Group] Non-Interest Income Breakdown

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Fee Income	517.7	564.3	509.3	559.5	2,150.9	526.4	554.5	607.4	567.4	2,255.7	617.4	643.9	16.1%	4.3%
Credit Card Fee	165.4	169.6	169.1	180.9	685.0	180.3	199.1	205.3	210.2	794.9	207.3	223.2	12.1%	7.7%
Banking Fee	126.0	141.4	136.0	134.3	537.8	137.3	136.3	116.6	100.3	490.5	128.2	132.7	-2.6%	3.5%
Asset Mgmt Fee	162.2	182.0	165.2	158.3	667.8	158.4	159.5	184.6	191.1	693.5	211.0	191.3	20.0%	-9.4%
Trust Fee	75.3	93.1	83.5	85.5	337.3	72.6	61.3	69.5	71.7	275.1	70.9	77.0	25.5%	8.5%
M&A Advisory Fee	53.0	57.1	25.5	74.7	210.3	41.9	41.9	89.9	85.9	259.6	42.6	54.5	30.2%	27.9%
Other Fee Income	11.0	14.2	13.5	11.2	50.0	8.6	17.8	11.0	-20.1	17.3	28.2	42.2	137.4%	49.5%
Gains on Disposition & Valuation	168.4	88.0	61.0	479.8	797.1	74.1	348.2	243.3	506.2	1,171.8	105.0	232.1	-33.3%	121.0%
Other General Operating income	-153.4	-127.7	-173.2	-145.8	-600.2	-128.5	-117.9	-114.0	-238.8	-599.2	-100.8	-168.9	N/A	N/A
Loan Sales	13.0	14.8	18.9	8.8	55.5	30.1	9.4	22.1	8.6	70.2	41.6	17.8	88.3%	-57.3%
Dividend Income	48.3	63.9	41.5	70.3	224.0	82.6	74.2	62.3	86.5	305.6	86.3	75.5	1.7%	-12.5%

[Hana Bank] Non-Interest Income Breakdown

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Fee Income	210.4	242.9	223.2	209.8	886.4	204.4	184.7	167.7	154.6	711.3	183.7	194.0	5.0%	5.6%
Credit Card Fee	0.1	0.1	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	-3.1%	0.3%
Banking Fee	122.6	136.1	135.0	126.2	519.8	132.5	129.3	103.9	85.3	450.9	109.1	117.1	-9.4%	7.4%
Asset Mgmt Fee	87.8	106.8	88.2	83.6	366.4	71.8	55.4	63.8	69.2	260.3	74.6	76.8	38.7%	3.1%
Trust Fee	45.3	62.3	52.0	53.5	213.0	41.5	26.1	32.0	37.6	137.1	40.5	42.9	64.2%	5.8%
M&A Advisory Fee	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Other Fee Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Gains on Disposition & Valuation	128.1	74.6	40.0	468.5	711.2	58.8	311.9	269.1	337.5	977.3	82.3	152.2	-51.2%	85.0%
Other General Operating income	-131.1	-125.8	-155.1	-140.0	-552.1	-131.7	-145.0	-138.7	-137.0	-552.5	-122.9	-160.9	N/A	N/A
Loan Sales	2.2	6.1	2.1	2.7	13.1	12.6	4.3	7.5	0.9	25.3	20.0	13.9	221.8%	-30.6%
Dividend Income	17.3	19.2	5.9	17.6	60.0	17.2	15.7	7.4	27.4	67.7	27.4	20.2	28.2%	-26.2%

[Hana Bank] Bancassurance

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Initial Premium	151	246	165	126	688	171	180	235	158	744	225	315	74.5%	40.1%
Lump sum	143	238	158	120	658	161	172	226	150	709	215	306	77.9%	41.9%
Monthly installment	8	8	7	6	30	9	9	9	8	35	9	9	6.0%	-0.7%
# of Sales Transaction	35,314	38,121	33,169	26,282	132,886	24,212	24,406	33,325	37,128	119,071	26,632	27,419	12.3%	3.0%
Fee Income	13	14	13	11	51	12	11	12	11	46	11	12	4.3%	8.8%

Fund Sales

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total	16,803	17,638	17,629	16,763	68,832	15,746	15,713	15,681	15,330	62,470	16,063	16,983	8.1%	5.7%
Equity	3,802	3,626	3,516	3,413	14,356	3,301	3,195	2,952	3,184	12,632	3,656	3,887	21.7%	6.3%
Balanced: Equity > 50%	900	882	880	893	3,555	906	906	883	885	3,580	961	994	9.7%	3.4%
Fixed Income	3,187	3,788	4,450	4,054	15,479	3,106	2,778	2,728	2,444	11,057	2,448	2,343	-15.7%	-4.3%
Balanced: Fixed Income > 50%	869	872	850	838	3,430	794	765	868	920	3,346	1,173	1,513	97.9%	29.0%
MMF	4,058	4,076	4,202	4,390	16,725	4,418	4,753	4,948	4,847	18,966	4,804	5,005	5.3%	4.2%
Fund of Funds	690	767	767	858	3,083	974	973	862	905	3,714	1,025	1,200	23.3%	17.1%
Derivative	2,700	2,838	1,898	1,160	8,595	1,069	1,183	1,305	968	4,524	825	749	-36.7%	-9.2%
Real Estates	351	352	427	532	1,662	522	520	513	502	2,056	381	380	-26.9%	-0.2%
Others	117	318	524	517	1,475	554	538	518	499	2,109	536	603	12.0%	12.5%
Foreign Funds	128	119	116	108	471	104	102	105	175	486	254	308	202.7%	21.2%
Fee Income	30	32	24	19	104	19	18	19	21	77	23	23	28.9%	-0.2%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
[Group] SG&A Expense Breakdown	(Unit : KRW in billion)													
SG&A Expense	1,055.1	911.5	970.3	1,170.1	4,107.0	927.9	848.2	966.2	1,175.3	3,917.7	1,020.4	994.6	17.3%	-2.5%
Salaries & Employee Benefits	513.3	485.4	499.6	510.4	2,008.7	506.1	399.3	509.4	520.8	1,935.5	598.5	553.5	38.6%	-7.5%
Administrative Expense	190.9	201.2	246.5	250.1	888.7	197.4	211.6	221.1	244.5	874.6	203.6	216.5	2.3%	6.3%
Depreciation & Taxes	174.0	180.1	161.5	182.2	697.8	170.2	186.8	176.0	178.9	711.9	168.2	186.8	0.0%	11.0%
Severance & Retirement Benefits	177.0	44.7	62.7	227.5	511.9	54.3	50.6	59.7	231.1	395.7	50.1	47.9	-5.4%	-4.4%
[Group] SG&A Expense Breakdown (%)	(Unit : %)													
SG&A Expense	48.6%	53.3%	51.5%	43.6%	48.9%	54.5%	47.1%	52.7%	44.3%	49.4%	58.7%	55.7%	8.58%p	-3.00%p
Salaries & Employee Benefits	48.6%	53.3%	51.5%	43.6%	48.9%	54.5%	47.1%	52.7%	44.3%	49.4%	58.7%	55.7%	8.58%p	-3.00%p
Administrative Expense	18.1%	22.1%	25.4%	21.4%	21.6%	21.3%	24.9%	22.9%	20.8%	22.3%	20.0%	21.8%	-3.18%p	1.81%p
Depreciation & Taxes	16.5%	19.8%	16.6%	15.6%	17.0%	18.3%	22.0%	18.2%	15.2%	18.2%	16.5%	18.8%	-3.24%p	2.30%p
Severance & Retirement Benefits	16.8%	4.9%	6.5%	19.4%	12.5%	5.9%	6.0%	6.2%	19.7%	10.1%	4.9%	4.8%	-1.15%p	-0.10%p
C/I Ratio	(Unit : %)													
C/I Ratio (Quarterly)	53.9%	45.9%	52.3%	50.4%	50.6%	48.8%	38.2%	43.8%	50.7%	45.3%	46.5%	41.7%	3.43%p	-4.80%p
C/I Ratio (Cumulative)	53.9%	49.9%	50.6%	50.6%	50.6%	48.8%	43.1%	43.4%	45.3%	45.3%	46.5%	44.0%	0.84%p	-2.50%p
[Hana Bank] SG&A Expense Breakdown	(Unit : KRW in billion)													
SG&A Expense	850.1	722.4	787.9	951.0	3,311.4	726.9	641.0	719.2	886.9	2,973.9	769.7	740.7	15.6%	-3.8%
Salaries & Employee Benefits	393.9	375.8	392.9	384.5	1,547.2	386.6	277.1	357.4	348.1	1,369.3	443.4	408.6	47.4%	-7.9%
Administrative Expense	161.3	165.7	217.1	213.4	757.4	165.0	173.2	178.1	188.0	704.3	161.9	159.7	-7.7%	-1.3%
Depreciation & Taxes	125.8	144.0	124.7	144.2	538.6	129.1	148.6	133.6	136.9	548.1	123.9	134.2	-9.7%	8.3%
Severance & Retirement Benefits	169.1	36.9	53.2	209.0	468.2	46.1	42.1	50.1	213.9	352.2	40.5	38.2	-9.3%	-5.6%
[Hana Bank] SG&A Expense Breakdown (%)	(Unit : %)													
SG&A Expense	46.3%	52.0%	49.9%	40.4%	46.7%	53.2%	43.2%	49.7%	39.3%	46.0%	57.6%	55.2%	11.93%p	-2.45%p
Salaries & Employee Benefits	46.3%	52.0%	49.9%	40.4%	46.7%	53.2%	43.2%	49.7%	39.3%	46.0%	57.6%	55.2%	11.93%p	-2.45%p
Administrative Expense	19.0%	22.9%	27.5%	22.4%	22.9%	22.7%	27.0%	24.8%	21.2%	23.7%	21.0%	21.6%	-5.45%p	0.53%p
Depreciation & Taxes	14.8%	19.9%	15.8%	15.2%	16.3%	17.8%	23.2%	18.6%	15.4%	18.4%	16.1%	18.1%	-5.07%p	2.02%p
Severance & Retirement Benefits	19.9%	5.1%	6.8%	22.0%	14.1%	6.3%	6.6%	7.0%	24.1%	11.8%	5.3%	5.2%	-1.41%p	-0.10%p
C/I Ratio	(Unit : %)													
C/I Ratio (Quarterly)	55.0%	46.3%	53.4%	50.6%	51.3%	49.5%	38.2%	44.2%	53.0%	46.1%	49.6%	43.8%	5.56%p	-5.83%p
C/I Ratio (Cumulative)	55.0%	50.6%	51.5%	51.3%	51.3%	49.5%	43.5%	43.7%	46.1%	46.1%	49.6%	46.6%	3.07%p	-3.04%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
--	-----------	-----------	-----------	--------	-----------	-----------	-----------	--------	-----------	-----------	-----	-----

Table of Contents

- Hana Financial Group
 - Financial Highlights
 - Income Statements
 - Balance Sheets
 - NIM & NIS [Group]
 - NIM & NIS [Hana Bank]
 - Non-Interest Income
 - SG&A Expense
- Loans & Deposits [Hana Bank]**
 - Asset Quality [Group]
 - Asset Quality [Hana Bank]
 - Credits [Hana Bank]
 - Delinquency [Hana Bank]
 - Provision [Hana Bank]
 - Capital Adequacy
 - Securities [Hana Bank]
 - FX Market
 - Hana Financial Investment
 - KEB Hana Card
 - Hana Capital
 - Other Subsidiaries
 - Organizational Chart
 - Credit Rating

[Hana Bank] Loan Breakdown (Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total Loan	246,912	251,743	253,347	263,961	269,256	269,268	271,097	284,605	297,521	291,558	8.3%	-2.0%
Loan Loss Allowance & Others	-1,034	-986	-814	-840	-680	-883	-877	-932	-906	-917	N/A	N/A
Loans	225,880	233,578	237,802	241,328	246,033	251,033	259,167	263,387	268,513	273,676	9.0%	1.9%
Bills Bought	109	87	92	318	423	155	48	37	10	2	-98.9%	-82.8%
Foreign Bills Bought	4,504	4,598	4,416	5,006	5,449	6,088	6,288	5,937	6,055	5,379	-11.7%	-11.2%
Domestic Import Usance	3,440	4,199	3,744	3,412	3,834	3,671	3,198	2,756	3,478	3,982	8.5%	14.5%
Advance for Customers	43	44	43	35	36	36	37	10	10	11	-69.7%	14.1%
Factoring Receivables	664	704	707	582	473	443	471	344	492	445	0.5%	-9.5%
RP's	7,537	5,145	3,346	11,838	11,228	6,106	1,006	11,161	18,293	7,043	15.3%	-61.5%
Call Loans	4,109	2,561	2,194	1,246	1,495	1,618	764	947	598	858	-47.0%	43.4%
Debentures	1,659	1,813	1,817	1,036	964	1,001	995	958	978	1,079	7.8%	10.4%

KRW Loan Breakdown (Excluding Inter-Bank Transaction) (Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total KRW Loan	204,622	210,861	214,577	218,385	222,666	226,772	234,513	239,188	244,177	248,795	9.7%	1.9%
Household	106,271	109,153	111,821	114,768	115,815	117,121	121,583	125,351	127,582	129,672	10.7%	1.6%
Secured	91,207	93,732	95,747	97,983	98,394	99,335	102,480	105,078	107,105	108,585	9.3%	1.4%
(Mortgage)	75,879	78,633	80,801	83,249	84,034	85,472	88,709	91,363	93,527	94,636	10.7%	1.2%
Unsecured	15,064	15,421	16,073	16,786	17,420	17,786	19,103	20,273	20,476	21,087	18.6%	3.0%
Other	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Corporate	98,351	101,707	102,756	103,617	106,852	109,651	112,931	113,836	116,596	119,123	8.6%	2.2%
Large Corp.	15,062	15,002	14,388	13,622	15,587	15,438	15,250	14,016	14,336	13,630	-11.7%	-4.9%
SME	81,415	84,841	86,280	87,933	89,429	92,211	95,762	97,963	100,451	103,788	12.6%	3.3%
(SOHO)	42,542	43,720	44,399	45,067	45,400	46,948	48,754	50,444	52,082	53,255	13.4%	2.3%
Other	1,874	1,865	2,088	2,062	1,836	2,003	1,919	1,857	1,808	1,705	-14.9%	-5.7%

Deposits (Bank Acc. Ending Balance)

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total Deposits	236,235	243,990	250,304	257,979	267,380	272,673	269,689	277,937	289,665	292,560	7.3%	1.0%
Low Cost Deposits	81,780	83,313	81,841	86,755	93,984	101,830	104,306	108,431	120,520	120,692	18.5%	0.1%
Core Deposit	54,474	55,600	56,691	59,620	63,103	69,691	71,360	75,020	81,475	84,645	21.5%	3.9%
MMDA	27,306	27,713	25,150	27,135	30,881	32,139	32,945	33,412	39,045	36,047	12.2%	-7.7%
Time Deposits	119,261	122,229	129,560	133,367	134,080	130,273	126,585	126,965	127,785	130,338	0.0%	2.0%
Installment Deposits	7,194	7,094	7,338	7,022	7,059	7,641	8,590	9,533	5,912	5,818	-23.9%	-1.6%
Marketable Deposits	5,074	5,689	4,566	2,897	1,888	2,304	769	182	1,996	1,532	-33.5%	-23.3%
Deposits in FC	22,926	25,665	26,999	27,938	30,369	30,624	29,439	32,824	33,451	34,181	11.6%	2.2%
Low Cost Deposits	34.6%	34.1%	32.7%	33.6%	35.1%	37.3%	38.7%	39.0%	41.6%	41.3%	3.91%p	-0.35%p
Core Deposit	23.1%	22.8%	22.6%	23.1%	23.6%	25.6%	26.5%	27.0%	28.1%	28.9%	3.37%p	0.81%p

Deposits (Bank Acc. Average Balance)

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total Deposits	234,290	241,278	245,848	255,722	261,090	268,081	268,944	275,947	284,609	287,953	7.4%	1.2%
Low Cost Deposits	78,054	80,605	80,089	84,456	91,069	95,643	100,184	106,166	113,680	116,788	22.1%	2.7%
Core Deposit	52,936	54,281	55,070	57,441	61,913	66,371	69,267	72,170	78,629	81,592	22.9%	3.8%
MMDA	25,118	26,323	25,018	27,015	29,155	29,273	30,917	33,996	35,051	35,195	20.2%	0.4%
Time Deposits	120,321	122,806	126,454	134,079	132,422	131,503	127,821	128,014	129,215	130,461	-0.8%	1.0%
Installment Deposits	7,235	7,105	7,278	7,101	7,181	7,597	8,497	9,508	5,996	5,823	-23.3%	-2.9%
Marketable Deposits	5,659	5,700	5,268	2,858	2,021	2,673	1,000	227	2,000	1,469	-45.0%	-26.5%
Deposits in FC	23,021	25,063	26,759	27,228	28,397	30,664	31,442	32,032	33,718	33,412	9.0%	-0.9%
	0	0										
Low Cost Deposits	33.3%	33.4%	32.6%	33.0%	34.9%	35.7%	37.3%	38.5%	39.9%	40.6%	4.88%p	0.62%p
Core Deposit	22.6%	22.5%	22.4%	22.5%	23.7%	24.8%	25.8%	26.2%	27.6%	28.3%	3.58%p	0.71%p

KRW Loan to Deposit Ratio

[monthly average basis]

(Unit : %)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Excluding CD*	96.8%	97.3%	97.6%	94.4%	96.8%	97.5%	100.5%	100.2%	98.8%	99.4%	1.87%p	0.53%p

* excluding policy loan

Table of Contents

Hana Financial Group

Financial Highlights

Income Statements

Balance Sheets

NIM & NIS [Group]

NIM & NIS [Hana Bank]

Non-Interest Income

SG&A Expense

Loans & Deposits [Hana Bank]

Asset Quality [Group]

Asset Quality [Hana Bank]

Credits [Hana Bank]

Delinquency [Hana Bank]

Provision [Hana Bank]

Capital Adequacy

Securities [Hana Bank]

FX Market

Hana Financial Investment

KEB Hana Card

Hana Capital

Other Subsidiaries

Organizational Chart

Credit Rating

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
(Unit : KRW in billion, %)												
Asset Quality												
Total Credit*	266,628	276,705	282,613	286,480	295,079	301,496	311,066	314,339	322,169	333,323	10.6%	3.5%
Normal	262,569	272,720	278,908	282,688	290,993	297,584	307,006	310,495	318,637	329,711	10.8%	3.5%
Precautionary	2,413	2,443	2,347	2,429	2,687	2,559	2,772	2,582	2,248	2,411	-5.8%	7.2%
Substandard	866	806	646	708	755	689	601	622	649	613	-11.1%	-5.5%
Doubtful	478	447	434	396	397	405	423	391	399	364	-9.9%	-8.6%
Estimated Loss	302	290	278	259	247	260	264	249	237	224	-13.6%	-5.2%
NPL	1,646	1,542	1,359	1,363	1,399	1,354	1,288	1,262	1,284	1,201	-11.2%	-6.4%
NPL ratio	0.62%	0.56%	0.48%	0.48%	0.47%	0.45%	0.41%	0.40%	0.40%	0.36%	-0.09%p	-0.04%p
Precautionary & below	4,059	3,985	3,705	3,792	4,087	3,912	4,060	3,844	3,532	3,612	-7.7%	2.3%
Precautionary & below ratio	1.52%	1.44%	1.31%	1.32%	1.38%	1.30%	1.31%	1.22%	1.10%	1.08%	-0.21%p	-0.01%p
Loan Loss Allowance**	3,603	3,623	3,546	3,613	3,647	3,794	3,876	3,940	3,974	4,071	7.3%	2.4%
Loan Loss Reserves	1,678	1,642	1,489	1,534	1,505	1,717	1,728	1,815	1,799	1,817	5.8%	1.0%
Credit Loss Reserves	1,925	1,981	2,057	2,079	2,143	2,078	2,148	2,125	2,175	2,253	8.5%	3.6%

* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)

** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves

	(Unit : %)											
Coverage Ratio*												
NPL coverage	101.95%	106.43%	109.63%	112.51%	107.51%	126.83%	134.17%	143.78%	140.09%	151.25%	24.42%p	11.17%p
Precautionary & below	41.35%	41.19%	40.19%	40.45%	36.81%	43.88%	42.55%	47.21%	50.92%	50.30%	6.42%p	-0.62%p

* Coverage ratios include only loan loss reserves

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
--	-----------	-----------	-----------	--------	-----------	-----------	-----------	--------	-----------	-----------	-----	-----

Table of Contents

- Hana Financial Group
 - Financial Highlights
 - Income Statements
 - Balance Sheets
 - NIM & NIS [Group]
 - NIM & NIS [Hana Bank]
 - Non-Interest Income
 - SG&A Expense
 - Loans & Deposits [Hana Bank]
 - Asset Quality [Group]
 - Asset Quality [Hana Bank]**
 - Credits [Hana Bank]
 - Delinquency [Hana Bank]
 - Provision [Hana Bank]
 - Capital Adequacy
 - Securities [Hana Bank]
 - FX Market
 - Hana Financial Investment
 - KEB Hana Card
 - Hana Capital
 - Other Subsidiaries
 - Organizational Chart
 - Credit Rating

(Unit : KRW in billion, %)												
Asset Quality												
Total Credit*	233,466	241,468	246,627	249,281	256,649	260,670	268,152	270,712	276,671	282,318	8.3%	2.0%
Normal	230,549	238,631	244,058	246,720	254,157	258,225	265,701	268,237	274,295	279,945	8.4%	2.1%
Precautionary	1,657	1,693	1,593	1,578	1,532	1,528	1,531	1,553	1,444	1,523	-0.3%	5.5%
Substandard	772	714	567	616	604	556	516	552	567	525	-5.4%	-7.3%
Doubtful	345	287	277	254	252	262	275	235	236	196	-25.2%	-17.0%
Estimated Loss	143	143	132	113	106	100	129	135	129	129	29.1%	-0.2%
NPL	1,261	1,143	976	983	961	917	920	922	932	850	-7.3%	-8.8%
NPL ratio	0.54%	0.47%	0.40%	0.39%	0.37%	0.35%	0.34%	0.34%	0.34%	0.30%	-0.05%p	-0.04%p
Precautionary & below	2,917	2,836	2,569	2,561	2,493	2,445	2,451	2,475	2,376	2,373	-2.9%	-0.1%
Precautionary & below ratio	1.25%	1.17%	1.04%	1.03%	0.97%	0.94%	0.91%	0.91%	0.86%	0.84%	-0.10%p	-0.02%p
Loan Loss Allowance**	2,894	2,900	2,809	2,818	2,880	3,020	3,118	3,179	3,180	3,245	7.5%	2.1%
Loan Loss Reserves	1,126	1,080	921	925	914	1,108	1,148	1,200	1,164	1,163	4.9%	-0.1%
Credit Loss Reserves	1,768	1,820	1,887	1,892	1,965	1,911	1,970	1,979	2,016	2,082	8.9%	3.3%

* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)

** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves

(Unit : %)												
Coverage Ratio*												
NPL coverage	89.31%	94.46%	94.40%	94.13%	95.15%	120.86%	124.79%	130.10%	124.99%	136.86%	16.00%p	11.88%p
Precautionary & below	38.59%	38.08%	35.86%	36.13%	36.69%	45.34%	46.82%	48.46%	49.01%	49.01%	3.68%p	0.00%p

* Coverage ratios include only loan loss reserves

Asset Quality by Sector

Corporate

(Unit : KRW in billion, %)

	126,923	132,035	134,486	134,220	140,519	143,255	146,272	145,072	148,805	152,387	6.4%	2.4%
Total Credit*												
Normal	124,485	129,673	132,388	132,125	138,528	141,279	144,298	143,049	146,867	150,482	6.5%	2.5%
Precautionary	1,417	1,438	1,346	1,341	1,275	1,312	1,301	1,355	1,240	1,288	-1.9%	3.8%
Substandard	596	563	410	457	434	378	348	377	401	363	-4.1%	-9.6%
Doubtful	304	243	233	209	200	211	223	184	193	156	-26.0%	-19.3%
Estimated Loss	120	118	109	89	83	76	102	107	103	99	31.1%	-3.5%
NPL	1,020	924	752	754	716	665	673	668	697	618	-7.0%	-11.4%
NPL ratio	0.80%	0.70%	0.56%	0.56%	0.51%	0.46%	0.46%	0.46%	0.47%	0.41%	-0.06%p	-0.06%p
Precautionary & below	2,438	2,361	2,098	2,096	1,991	1,977	1,973	2,022	1,937	1,906	-3.6%	-1.6%
Precautionary & below ratio	1.92%	1.79%	1.56%	1.56%	1.42%	1.38%	1.35%	1.39%	1.30%	1.25%	-0.13%p	-0.05%p

Household

(Unit : KRW in billion, %)

	106,543	109,433	112,141	115,061	116,130	117,414	121,880	125,640	127,866	129,930	10.7%	1.6%
Total Credit*												
Normal	106,064	108,958	111,670	114,595	115,628	116,946	121,403	125,188	127,428	129,463	10.7%	1.6%
Precautionary	239	255	247	237	257	216	231	199	204	235	9.2%	15.4%
Substandard	176	151	157	160	170	178	168	175	166	163	-8.4%	-1.8%
Doubtful	41	44	44	45	52	51	52	52	43	40	-21.6%	-6.9%
Estimated Loss	23	25	23	24	23	24	26	28	26	30	22.7%	12.5%
NPL	240	220	224	229	245	252	247	254	234	232	-8.1%	-1.1%
NPL ratio	0.23%	0.20%	0.20%	0.20%	0.21%	0.21%	0.20%	0.20%	0.18%	0.18%	-0.04%p	0.00%p
Precautionary & below	480	475	471	466	502	468	478	453	438	467	-0.1%	6.6%
Precautionary & below ratio	0.45%	0.43%	0.42%	0.40%	0.43%	0.40%	0.39%	0.36%	0.34%	0.36%	-0.04%p	0.02%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
FX Market												
Hana Financial Investment												
KEB Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
NPL Ratio by Industry (Credit)												
	(Unit : %)											
Agricultural, Forestry	1.36%	1.44%	1.07%	0.73%	0.85%	0.72%	3.08%	2.11%	12.85%	1.99%	1.27%p	-10.86%p
Fishery	0.37%	0.25%	0.26%	0.26%	0.28%	0.25%	0.26%	0.21%	0.20%	0.25%	0.00%p	0.05%p
Mining	0.04%	0.03%	0.34%	0.36%	0.07%	0.04%	0.03%	0.04%	0.00%	0.66%	0.62%p	0.66%p
Manufacturing	1.09%	1.17%	0.90%	0.93%	0.84%	0.61%	0.64%	0.69%	0.70%	0.57%	-0.03%p	-0.13%p
Utilities	0.98%	0.92%	0.81%	0.77%	0.71%	0.71%	0.59%	0.57%	0.54%	0.45%	-0.26%p	-0.09%p
Sewage, Scrapped Material Disposa	0.01%	0.24%	0.09%	0.42%	0.46%	0.11%	0.15%	0.07%	0.07%	0.57%	0.46%p	0.50%p
Construction	5.08%	3.94%	3.62%	3.66%	3.27%	3.16%	2.99%	2.87%	2.61%	2.49%	-0.67%p	-0.12%p
Wholesale & Retail	0.44%	0.39%	0.34%	0.35%	0.33%	0.34%	0.31%	0.34%	0.35%	0.28%	-0.06%p	-0.06%p
Transportation & Storage	0.34%	0.33%	0.37%	0.45%	0.35%	0.38%	0.46%	0.46%	0.14%	0.14%	-0.23%p	0.00%p
Lodging & Dining	0.51%	0.50%	0.24%	0.25%	0.23%	0.25%	0.21%	0.20%	0.16%	0.20%	-0.05%p	0.04%p
Communication	1.87%	1.64%	0.79%	1.53%	1.35%	0.21%	0.18%	0.12%	0.10%	0.20%	-0.01%p	0.10%p
Finance & Insurance	0.63%	0.61%	0.57%	0.20%	0.18%	0.17%	0.18%	0.19%	0.18%	0.17%	-0.01%p	-0.01%p
Real Estate & Leasing	0.27%	0.10%	0.09%	0.07%	0.08%	0.18%	0.18%	0.18%	0.26%	0.19%	0.01%p	-0.07%p
Science & Technology	0.22%	0.16%	0.11%	0.16%	0.10%	0.12%	0.13%	0.09%	0.12%	0.10%	-0.02%p	-0.02%p
Business Service	0.10%	0.07%	0.05%	0.06%	0.01%	0.73%	0.44%	0.84%	0.92%	2.41%	1.68%p	1.50%p
Public Admin & Military	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.01%	0.00%	0.00%	0.00%	-0.09%p	0.00%p
Education	0.32%	0.10%	0.08%	0.48%	0.08%	0.43%	0.20%	0.18%	0.22%	0.09%	-0.35%p	-0.14%p
Health & Social Welfare	0.40%	0.36%	0.05%	0.49%	0.34%	0.92%	0.77%	0.50%	0.14%	0.18%	-0.74%p	0.04%p
Entertainment, Culture & Sports	1.22%	0.38%	0.20%	0.16%	0.06%	0.04%	0.02%	0.02%	0.02%	0.06%	0.02%p	0.04%p
Other Public, Repair & Retail Service	0.40%	0.34%	0.47%	0.37%	0.44%	0.28%	0.23%	0.21%	0.16%	0.17%	-0.11%p	0.01%p
Housework Service	0.19%	0.05%	0.19%	0.18%	0.03%	0.02%	0.03%	0.02%	0.37%	0.35%	0.33%p	-0.02%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Corporate + Public & Others (A)	0.80%	0.70%	0.56%	0.56%	0.51%	0.46%	0.46%	0.46%	0.47%	0.41%	-0.06%p	-0.06%p
Households (B)	0.23%	0.20%	0.20%	0.20%	0.21%	0.21%	0.20%	0.20%	0.18%	0.18%	-0.04%p	0.00%p
Total Credit (A+B)	0.54%	0.47%	0.40%	0.39%	0.37%	0.35%	0.34%	0.34%	0.34%	0.30%	-0.05%p	-0.04%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
SME : NPL Ratio by Industry												(Unit : %)
Agricultural, Forestry	1.59%	1.68%	1.41%	0.93%	1.09%	0.91%	3.86%	2.59%	2.51%	2.41%	1.50%p	-0.10%p
Fishery	0.70%	0.72%	0.75%	0.83%	0.88%	0.72%	0.78%	0.59%	0.56%	0.57%	-0.15%p	0.00%p
Mining	0.15%	0.15%	1.75%	1.72%	0.36%	0.16%	0.13%	0.13%	0.00%	2.21%	2.05%p	2.21%p
Manufacturing	1.10%	1.02%	1.05%	1.04%	1.01%	0.88%	0.93%	1.00%	1.05%	0.96%	0.08%p	-0.09%p
Utilities	3.17%	2.68%	2.54%	2.48%	2.30%	2.06%	1.56%	1.56%	1.48%	0.50%	-1.56%p	-0.98%p
Sewage, Scrapped Material Dispos	0.01%	0.29%	0.10%	0.49%	0.53%	0.13%	0.17%	0.08%	0.08%	0.67%	0.54%p	0.59%p
Construction	1.20%	1.04%	1.03%	1.11%	1.02%	0.95%	0.96%	0.98%	0.45%	0.44%	-0.51%p	-0.01%p
Wholesale & Retail	0.59%	0.54%	0.44%	0.48%	0.45%	0.46%	0.41%	0.41%	0.42%	0.36%	-0.10%p	-0.06%p
Transportation & Storage	0.11%	0.08%	0.05%	0.23%	0.04%	0.05%	0.03%	0.03%	0.02%	0.02%	-0.02%p	0.00%p
Lodging & Dining	0.55%	0.54%	0.27%	0.27%	0.25%	0.27%	0.24%	0.22%	0.18%	0.22%	-0.05%p	0.04%p
Communication	1.27%	1.01%	1.01%	0.21%	0.10%	0.17%	0.13%	0.13%	0.10%	0.22%	0.05%p	0.12%p
Finance & Insurance	1.75%	1.79%	1.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Real Estate & Leasing	0.25%	0.10%	0.09%	0.07%	0.08%	0.07%	0.09%	0.09%	0.10%	0.10%	0.03%p	0.00%p
Science & Technology	0.25%	0.28%	0.19%	0.24%	0.15%	0.16%	0.19%	0.13%	0.16%	0.13%	-0.03%p	-0.03%p
Business Service	0.18%	0.12%	0.09%	0.10%	0.01%	0.02%	0.11%	0.82%	0.86%	0.80%	0.78%p	-0.06%p
Public Admin & Military	0.00%	0.00%	0.00%	0.00%	0.00%	0.73%	0.06%	0.00%	0.00%	0.00%	-0.73%p	0.00%p
Education	0.41%	0.14%	0.10%	0.62%	0.10%	0.54%	0.07%	0.07%	0.12%	0.01%	-0.53%p	-0.11%p
Health & Social Welfare	0.06%	0.08%	0.07%	0.16%	0.10%	0.10%	0.07%	0.42%	0.06%	0.06%	-0.04%p	0.00%p
Entertainment, Culture & Sports	1.55%	0.47%	0.24%	0.19%	0.07%	0.04%	0.03%	0.02%	0.02%	0.07%	0.03%p	0.04%p
Other Public, Repair & Retail Service	0.58%	0.49%	0.67%	0.53%	0.58%	0.35%	0.30%	0.26%	0.20%	0.21%	-0.15%p	0.01%p
Housework Service	0.20%	0.05%	0.20%	0.18%	0.03%	0.02%	0.03%	0.02%	0.37%	0.35%	0.33%p	-0.02%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
FX Market												
Hana Financial Investment												
KEB Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
Delinquency Rate by Sector (Unit : %)												
Delinquency Rate	0.29%	0.25%	0.23%	0.20%	0.21%	0.21%	0.20%	0.19%	0.24%	0.20%	-0.01%p	-0.04%p
Corporate	0.38%	0.32%	0.30%	0.26%	0.25%	0.28%	0.27%	0.27%	0.37%	0.29%	0.01%p	-0.08%p
Large Corp.	0.10%	0.09%	0.03%	0.05%	0.13%	0.28%	0.24%	0.21%	0.49%	0.34%	0.06%p	-0.15%p
SME	0.48%	0.41%	0.39%	0.33%	0.30%	0.27%	0.27%	0.29%	0.32%	0.28%	0.01%p	-0.05%p
SME(Corporation)	0.56%	0.55%	0.55%	0.45%	0.38%	0.34%	0.39%	0.44%	0.50%	0.42%	0.08%p	-0.08%p
SOHO	0.41%	0.27%	0.24%	0.20%	0.21%	0.20%	0.15%	0.14%	0.15%	0.14%	-0.06%p	-0.01%p
Household	0.19%	0.16%	0.16%	0.14%	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	-0.03%p	0.00%p
Overdue Loan (Unit : KRW in billion)												
Overdue Loan	648	572	547	484	506	525	505	506	639	542	3.2%	-15.2%
Corporate	444	396	368	318	327	367	362	368	510	418	13.9%	-18.0%
Large Corp.	32	32	11	16	49	105	88	73	171	117	11.3%	-31.9%
SME	412	365	357	302	278	262	274	295	339	301	14.9%	-11.1%
SME(Corporation)	237	245	252	210	182	170	200	227	262	227	34.0%	-13.4%
SOHO	175	120	105	92	96	93	74	68	77	74	-20.0%	-3.1%
Household	204	176	179	167	179	158	142	138	129	124	-21.6%	-3.7%
Total Loan (Unit : KRW in billion)												
Total Loan	223,695	231,761	236,244	239,515	246,574	250,804	258,181	261,390	267,059	272,385	8.6%	2.0%
Corporate	117,214	122,390	124,189	124,517	130,507	133,453	136,365	135,807	139,250	142,480	6.8%	2.3%
Large Corp.	32,250	33,653	33,540	32,273	36,412	36,868	36,514	34,001	34,941	34,388	-6.7%	-1.6%
SME	84,964	88,737	90,649	92,244	94,095	96,585	99,850	101,806	104,308	108,092	11.9%	3.6%
SME(Corporation)	42,306	44,834	46,066	47,008	48,519	49,469	50,936	51,212	52,087	54,700	10.6%	5.0%
SOHO	42,658	43,903	44,583	45,236	45,576	47,115	48,914	50,594	52,222	53,392	13.3%	2.2%
Household	106,481	109,371	112,055	114,998	116,067	117,351	121,817	125,583	127,810	129,906	10.7%	1.6%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Delinquency Rate by Industry												
Corporate												
												(Unit : %)
Agricultural, Forestry	1.19%	1.25%	0.86%	0.75%	0.81%	0.59%	1.96%	1.94%	12.72%	1.86%	1.27%p	-10.86%p
Fishery	0.79%	0.37%	0.07%	0.10%	0.10%	0.04%	0.00%	0.00%	0.02%	0.29%	0.25%p	0.27%p
Mining	0.01%	0.01%	0.37%	0.39%	0.05%	0.01%	0.04%	0.04%	27.34%	27.84%	27.83%p	0.51%p
Manufacturing	0.47%	0.50%	0.48%	0.40%	0.33%	0.31%	0.36%	0.38%	0.41%	0.36%	0.05%p	-0.05%p
Utilities	0.44%	0.45%	0.42%	0.41%	0.39%	0.40%	0.36%	0.37%	0.36%	0.35%	-0.06%p	-0.01%p
Sewage, Scrapped Material Disposal	0.10%	0.06%	0.36%	0.45%	0.46%	0.09%	0.06%	0.07%	0.07%	0.54%	0.45%p	0.48%p
Construction	0.43%	0.37%	0.36%	0.43%	0.30%	0.22%	0.21%	0.62%	0.27%	0.32%	0.10%p	0.05%p
Wholesale & Retail	0.51%	0.47%	0.41%	0.37%	0.32%	0.26%	0.23%	0.25%	0.28%	0.23%	-0.04%p	-0.05%p
Transportation & Storage	0.14%	0.15%	0.17%	0.16%	0.05%	0.06%	0.03%	0.02%	0.03%	0.04%	-0.02%p	0.01%p
Lodging & Dining	0.52%	0.26%	0.27%	0.28%	0.26%	0.22%	0.17%	0.21%	0.25%	0.18%	-0.05%p	-0.07%p
Communication	1.04%	0.95%	1.09%	0.43%	1.63%	0.34%	0.32%	0.12%	0.16%	0.32%	-0.02%p	0.16%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Real Estate & Leasing	0.29%	0.13%	0.10%	0.07%	0.10%	0.26%	0.18%	0.24%	0.25%	0.16%	-0.10%p	-0.09%p
Science & Technology	0.22%	0.58%	0.23%	0.18%	0.10%	0.15%	0.16%	0.11%	0.09%	0.08%	-0.07%p	0.00%p
Business Service	0.16%	0.10%	0.08%	0.13%	0.04%	0.05%	0.09%	0.59%	0.61%	0.11%	0.06%p	-0.50%p
Public Admin & Military	0.11%	0.04%	0.00%	0.00%	0.00%	0.15%	0.01%	0.00%	0.00%	0.00%	-0.15%p	0.00%p
Education	0.56%	0.26%	0.18%	0.13%	0.21%	0.59%	0.17%	0.22%	0.12%	0.08%	-0.51%p	-0.05%p
Health & Social Welfare	0.09%	0.14%	0.05%	0.08%	0.08%	0.93%	0.80%	0.06%	0.05%	0.06%	-0.87%p	0.01%p
Entertainment, Culture & Sports	0.38%	0.37%	0.17%	0.18%	0.14%	0.07%	0.06%	0.06%	0.04%	0.09%	0.02%p	0.05%p
Other Public, Repair & Retail Service	0.52%	0.28%	0.66%	0.48%	0.43%	0.42%	0.31%	0.29%	0.30%	0.09%	-0.33%p	-0.20%p
Housework Service	0.23%	0.39%	0.33%	0.18%	0.05%	0.08%	0.08%	0.02%	0.36%	0.34%	0.26%p	-0.02%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
SME												
												(Unit : %)
Agricultural, Forestry	1.39%	1.45%	1.14%	0.95%	1.03%	0.75%	2.45%	2.39%	2.31%	2.24%	1.50%p	-0.06%p
Fishery	0.97%	0.81%	0.15%	0.24%	0.23%	0.09%	0.00%	0.00%	0.05%	0.67%	0.59%p	0.62%p
Mining	0.04%	0.03%	1.74%	1.60%	0.23%	0.05%	0.15%	0.14%	0.04%	0.00%	-0.05%p	-0.04%p
Manufacturing	0.76%	0.81%	0.86%	0.66%	0.60%	0.57%	0.63%	0.62%	0.69%	0.58%	0.01%p	-0.11%p
Utilities	1.31%	1.15%	1.15%	1.12%	1.08%	1.05%	0.88%	0.92%	0.92%	0.02%	-1.02%p	-0.89%p
Sewage, Scrapped Material Disposal	0.13%	0.07%	0.41%	0.52%	0.53%	0.11%	0.07%	0.08%	0.08%	0.64%	0.53%p	0.56%p
Construction	0.72%	0.60%	0.58%	0.65%	0.46%	0.34%	0.34%	0.92%	0.39%	0.45%	0.11%p	0.06%p
Wholesale & Retail	0.68%	0.63%	0.54%	0.49%	0.43%	0.34%	0.29%	0.30%	0.33%	0.28%	-0.06%p	-0.05%p
Transportation & Storage	0.27%	0.29%	0.33%	0.31%	0.10%	0.11%	0.06%	0.04%	0.04%	0.07%	-0.05%p	0.02%p
Lodging & Dining	0.56%	0.27%	0.30%	0.30%	0.29%	0.24%	0.19%	0.24%	0.27%	0.20%	-0.05%p	-0.08%p
Communication	1.28%	1.15%	1.33%	0.46%	0.42%	0.35%	0.31%	0.13%	0.17%	0.36%	0.01%p	0.19%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%p	0.00%p
Real Estate & Leasing	0.28%	0.14%	0.10%	0.08%	0.10%	0.11%	0.09%	0.09%	0.09%	0.08%	-0.03%p	-0.01%p
Science & Technology	0.36%	0.90%	0.35%	0.22%	0.12%	0.18%	0.19%	0.13%	0.10%	0.10%	-0.08%p	-0.01%p
Business Service	0.27%	0.16%	0.13%	0.20%	0.07%	0.09%	0.14%	0.95%	0.94%	0.17%	0.08%p	-0.76%p
Public Admin & Military	0.68%	0.22%	0.01%	0.01%	0.00%	1.14%	0.07%	0.00%	0.00%	0.00%	-1.14%p	0.00%p
Education	0.60%	0.28%	0.19%	0.14%	0.22%	0.62%	0.18%	0.23%	0.13%	0.08%	-0.54%p	-0.05%p
Health & Social Welfare	0.09%	0.09%	0.05%	0.08%	0.08%	0.08%	0.05%	0.06%	0.05%	0.06%	-0.02%p	0.01%p
Entertainment, Culture & Sports	0.49%	0.46%	0.20%	0.22%	0.17%	0.08%	0.07%	0.07%	0.05%	0.11%	0.02%p	0.06%p
Other Public, Repair & Retail Service	0.52%	0.28%	0.66%	0.48%	0.43%	0.42%	0.31%	0.30%	0.31%	0.10%	-0.33%p	-0.21%p
Housework Service	0.24%	0.40%	0.34%	0.18%	0.05%	0.08%	0.08%	0.02%	0.36%	0.34%	0.26%p	-0.02%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]**
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

Loan Loss Provision [Bank + Trust]

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Initial Balance	1,141.2	1,149.1	1,098.6	944.0	949.3	935.4	1,128.4	1,167.6	1,214.2	1,180.0	26.2%	-2.8%
Loan Loss Provision	85.7	-12.0	20.4	23.2	36.4	228.0	93.7	125.5	2.1	30.4	-86.7%	1369.8%
(Write off)*	-106.5	-67.4	-74.9	-71.3	-78.6	-70.7	-68.0	-90.0	-67.3	-58.3	N/A	N/A
Adjustment	28.7	28.8	-100.1	53.4	28.3	35.7	13.5	11.1	31.1	27.7	-22.4%	-10.8%
Ending Balance	1,149.1	1,098.6	944.0	949.3	935.4	1,128.4	1,167.6	1,214.2	1,180.0	1,179.8	4.6%	0.0%

* Including write-offs and adjusted trust accounts

Loan Loss Provision [Bank]

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
LLP [Bank Acc.]	85.7	-12.0	20.4	23.2	36.4	228.0	93.7	125.5	2.1	30.4	-86.7%	1369.8%
Corporate	56.5	-28.2	1.2	3.9	14.2	192.6	33.8	96.7	-17.5	21.9	-88.6%	N/A
Large Corp.	3.5	-78.2	-28.7	-14.8	-4.2	132.9	-15.7	48.1	6.8	26.9	-79.8%	295.0%
SME	33.3	43.1	25.7	3.6	11.8	44.9	33.7	40.1	0.3	-3.5	N/A	N/A
SOHO	19.7	6.8	4.2	15.2	6.6	14.8	15.8	8.5	-24.6	-1.5	N/A	N/A
Household	29.3	16.2	19.2	19.3	22.2	35.5	59.9	28.8	19.6	8.5	-76.1%	-56.7%

Write-offs

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total Write-offs	106.5	67.4	74.9	71.3	78.6	70.7	68.0	90.0	67.3	58.3	-17.5%	-13.3%
Corporate	57.7	35.9	37.3	34.2	41.5	30.7	29.8	56.2	31.3	28.6	-6.8%	-8.7%
Household	48.8	31.5	37.7	37.1	37.1	40.0	38.2	33.8	35.9	29.7	-25.8%	-17.3%

Loan Sales

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Total Sales	0.0	139.2	121.9	65.8	77.4	79.1	50.5	55.5	53.5	66.5	-16.0%	24.3%
Corporate	0.0	108.5	104.1	55.3	68.2	63.6	39.3	51.4	44.4	62.6	-1.5%	41.0%
Household	0.0	30.7	17.8	10.5	9.2	15.5	11.3	4.1	9.1	3.9	-75.2%	-57.5%

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]

Capital Adequacy

- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

[Group] Capital Adequacy (Basel III Standard)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q(e)	YoY	QoQ
(Unit : KRW in billion)												
Total BIS Capital	28,026	27,632	29,677	29,299	29,773	31,126	32,389	32,101	32,908	34,168	9.8%	3.8%
Common Equity Tier 1 Capital	24,417	25,002	25,615	25,132	25,667	26,621	27,246	27,237	28,302	29,149	9.5%	3.0%
Paid in Capital	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	0.0%	0.0%
Capital Surplus	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	0.0%	0.0%
Retained Earnings	14,309	14,955	15,629	15,965	16,143	16,823	17,419	17,942	18,342	19,320	14.8%	5.3%
Others	1,593	1,729	1,800	1,414	1,347	1,569	1,479	1,263	1,286	1,336	-14.8%	3.9%
(-)Deduction	-1,299	-1,524	-1,658	-2,088	-1,665	-1,613	-1,492	-1,806	-1,154	-1,336	N/A	N/A
Additional Tier 1 Capital	1,203		1,491	1,492	1,464	1,883	2,381	2,222	2,182	2,406	27.8%	10.3%
Tier 2 Capital	2,406	2,630	2,571	2,676	2,643	2,622	2,762	2,642	2,423	2,614	-0.3%	7.9%
RWA (Market risk based)	189,522	198,124	210,068	210,067	215,714	221,296	224,866	226,139	201,631	205,840	-7.0%	2.1%
BIS CAR	14.79%	13.95%	14.13%	13.95%	13.80%	14.07%	14.40%	14.20%	16.32%	16.60%	2.53%p	0.28%p
Tier 1 CAR	13.52%	12.62%	12.90%	12.67%	12.58%	12.88%	13.18%	13.03%	15.12%	15.33%	2.45%p	0.21%p
Common Equity Tier 1 CAR	12.88%	12.62%	12.19%	11.96%	11.90%	12.03%	12.12%	12.04%	14.04%	14.16%	2.13%p	0.12%p
Double Leverage	124.13%	122.69%	123.05%	125.49%	128.56%	126.21%	124.81%	126.49%	123.96%	126.05%	-0.16%p	2.09%p
Debt to Equity	30.09%	28.95%	29.00%	32.29%	37.59%	33.25%	33.28%	33.75%	37.00%	36.38%	3.13%p	-0.62%p
Dividend per Share (won)	-	500	-	1,600 (2,100)	-	500	-	1,350 (1,850)	-	700	40.0%	N/A

() including interim dividend

[Hana Bank] Capital Adequacy (Basel III Standard)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q(e)	YoY	QoQ
(Unit : KRW in billion)												
Total BIS Capital	26,842	27,377	28,036	27,809	28,140	29,054	29,719	28,926	29,478	30,309	4.3%	2.8%
Common Equity Tier 1 Capital	23,226	23,443	24,253	23,792	24,213	25,126	25,611	25,085	25,919	26,355	4.9%	1.7%
Paid in Capital	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	0.0%	0.0%
Capital Surplus	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Retained Earnings	9,713	10,265	10,570	10,914	10,955	11,462	12,051	12,414	12,252	13,006	13.5%	6.2%
Others	8,946	9,115	9,179	8,853	8,689	8,972	8,801	8,614	8,665	8,737	-2.6%	0.8%
(-)Deduction	-792	-1,296	-855	-1,335	-790	-667	-757	-1,452	-491	-883	N/A	N/A
Additional Tier 1 Capital	134	146	147	146	103	103	102	101	57	57	-44.6%	0.6%
Tier 2 Capital	3,481	3,787	3,635	3,871	3,824	3,824	4,006	3,739	3,503	3,897	1.9%	11.3%
RWA (Market risk based)	168,389	172,790	180,864	172,566	180,128	189,180	193,271	196,316	170,351	168,961	-10.7%	-0.8%
BIS CAR	15.94%	15.84%	15.50%	16.11%	15.62%	15.36%	15.38%	14.73%	17.30%	17.94%	2.58%p	0.63%p
Tier 1 CAR	13.87%	13.65%	13.49%	13.87%	13.50%	13.34%	13.30%	12.83%	15.25%	15.64%	2.30%p	0.39%p
Common Equity Tier 1 CAR	13.79%	13.57%	13.41%	13.79%	13.44%	13.28%	13.25%	12.78%	15.21%	15.60%	2.32%p	0.38%p

FY2019 1Q FY2019 2Q FY2019 3Q FY2019 FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q YoY QoQ

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]**
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

Bank Account

(Unit : KRW in billion)

Bank Total	54,958	52,610	54,015	56,957	58,267	59,552	56,205	56,516	59,415	58,135	-2.4%	-2.2%
Sovereign & Public Bonds	16,607	15,757	16,326	17,336	16,124	14,004	12,945	13,637	15,276	14,245	1.7%	-6.7%
Municipal Bonds	108	217	296	436	568	608	636	689	688	668	9.9%	-2.9%
Finance Debentures	13,454	10,680	10,773	11,043	12,319	13,677	11,471	11,380	10,866	11,445	-16.3%	5.3%
(Monetary Stabilization Bonds)	8,795	5,848	5,798	5,802	5,922	6,247	3,842	4,287	4,244	4,572	-26.8%	7.7%
Corporate Bonds	11,858	12,805	12,910	13,328	14,424	15,236	15,056	15,073	15,444	15,865	4.1%	2.7%
Stock	1,117	1,241	1,235	1,076	910	1,072	1,186	1,366	1,355	1,433	33.7%	5.8%
Foreign Securities	9,761	9,793	10,311	11,301	11,608	12,070	11,603	10,867	10,394	10,783	-10.7%	3.7%
Others	2,053	2,117	2,163	2,437	2,314	2,885	3,307	3,504	5,393	3,695	28.1%	-31.5%

Trust Account

(Unit : KRW in billion)

Trust Total	14,062	14,314	14,298	14,662	14,352	14,952	14,568	13,842	13,480	13,336	-10.8%	-1.1%
Sovereign & Public Bonds	335	323	513	598	660	586	447	355	458	483	-17.6%	5.4%
Municipal Bonds	30	28	14	6	6	6	6	5	5	0.0	-100.0%	-100.0%
Finance Debentures	236	237	237	236	216	216	306	256	240	150	-30.8%	-37.7%
Corporate Bonds	1,999	2,014	1,856	1,986	2,101	2,747	2,805	3,631	3,632	3,649	32.8%	0.5%
Stock	202	209	211	228	222	224	229	267	379	398	78.1%	5.0%
Foreign Securities	2,936	2,909	2,951	3,326	3,085	3,168	3,140	3,066	2,817	2,813	-11.2%	-0.2%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	1,370	1,507	1,654	1,987	2,129	2,114	2,195	2,099	2,401	2,673	26.4%	11.4%
Others	6,953	7,088	6,863	6,295	5,934	5,891	5,440	4,165	3,547	3,171	-46.2%	-10.6%

Total [Bank + Trust]

(Unit : KRW in billion)

Total	69,020	66,924	68,313	71,619	72,619	74,504	70,773	70,358	72,895	71,471	-4.1%	-2.0%
Sovereign & Public Bonds	16,942	16,079	16,838	17,934	16,785	14,590	13,392	13,992	15,734	14,728	0.9%	-6.4%
Municipal Bonds	138	245	310	442	574	614	642	694	693	668	8.8%	-3.6%
Finance Debentures	13,690	10,917	11,010	11,279	12,536	13,894	11,777	11,635	11,106	11,595	-16.5%	4.4%
Corporate Bonds	13,856	14,820	14,766	15,313	16,524	17,983	17,861	18,704	19,076	19,513	8.5%	2.3%
Stock	1,319	1,450	1,446	1,304	1,132	1,296	1,415	1,633	1,734	1,831	41.3%	5.6%
Foreign Securities	12,697	12,702	13,262	14,627	14,693	15,237	14,743	13,932	13,211	13,596	-10.8%	2.9%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	1,370	1,507	1,654	1,987	2,129	2,114	2,195	2,099	2,401	2,673	26.4%	11.4%
Others	9,006	9,205	9,026	8,731	8,248	8,777	8,748	7,669	8,940	6,866	-21.8%	-23.2%

Table of Contents
Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]

FX Market

- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

[Hana Bank] FX Market

(Unit : USD in million)

FX transaction size

Quarterly amount	88,428	92,218	83,329	85,263	106,873	97,402	98,613	103,104	108,703	117,493
Market Share (%)	48.9%	47.0%	43.8%	44.8%	45.4%	47.6%	49.0%	47.7%	46.1%	50.2%
Accumulated amount	88,428	180,646	263,975	349,238	106,873	204,275	302,889	405,993	108,703	226,196
Market Share (%)	48.9%	47.9%	46.5%	46.1%	45.2%	46.4%	47.2%	47.3%	46.1%	48.2%

Exports & Imports transaction size

Quarterly amount	93,365	94,068	92,028	95,546	88,204	79,584	82,741	94,473	98,100	107,948
Market Share (%)	35.3%	33.7%	33.9%	33.0%	34.7%	34.0%	33.0%	32.6%	34.1%	34.1%
Accumulated amount	93,365	187,433	279,461	375,006	88,204	167,788	250,529	345,002	98,100	206,047
Market Share (%)	35.3%	34.5%	34.3%	34.0%	34.7%	34.4%	33.9%	33.5%	34.1%	34.1%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Table of Contents														
Hana Financial Group														
Financial Highlights														
Income Statements														
Balance Sheets														
NIM & NIS [Group]														
NIM & NIS [Hana Bank]														
Non-Interest Income														
SG&A Expense														
Loans & Deposits [Hana Bank]														
Asset Quality [Group]														
Asset Quality [Hana Bank]														
Credits [Hana Bank]														
Delinquency [Hana Bank]														
Provision [Hana Bank]														
Capital Adequacy														
Securities [Hana Bank]														
FX Market														
Hana Financial Investment														
KEB Hana Card														
Hana Capital														
Other Subsidiaries														
Organizational Chart														
Credit Rating														
	(Unit : KRW in billion)													
Consolidated Income Statement														
General Operating Income	199.8	212.3	167.0	210.0	789.1	182.1	259.3	266.1	307.9	1,015.3	256.4	311.1	20.0%	21.3%
Fee Income	101.8	111.6	73.4	125.2	412.0	95.4	119.9	179.9	139.4	534.5	147.0	150.4	25.4%	2.3%
Other Income	98.0	100.7	93.6	84.8	377.1	86.7	139.4	86.2	168.5	480.8	109.4	160.8	15.3%	46.9%
SG&A	114.4	104.4	103.7	111.1	433.6	114.9	111.7	131.1	139.9	497.6	139.8	131.1	17.4%	-6.2%
Operating Income	85.4	105.9	62.9	95.2	349.5	64.1	147.0	135.8	134.4	481.3	116.4	180.7	22.9%	55.3%
Net Income	62.5	90.3	58.6	68.9	280.3	46.7	125.8	113.8	124.6	410.9	136.8	139.3	10.7%	1.8%
	(Unit : KRW in billion)													
Business Volume														
Total Assets (incl. trust asset)	40,215	26,757	27,927	27,283	27,283	31,756	32,734	32,664	34,982	34,982	34,228	37,391	14.2%	9.2%
Total Liabilities	36,948	23,388	24,497	23,808	23,808	27,722	28,548	28,368	30,553	30,553	29,762	32,296	13.1%	8.5%
Total Shareholder's Equity	3,268	3,369	3,430	3,475	3,475	4,034	4,185	4,297	4,429	4,429	4,466	5,095	21.7%	14.1%
	(Unit : KRW in billion, %)													
Major Indices														
BPS (won, Cumulative)	55,643	57,362	58,399	59,165	59,165	60,022	62,171	63,830	65,811	65,811	66,361	40,420	-35.0%	-39.1%
EPS (won, Cumulative)	1,066	2,606	3,605	4,780	4,780	791	2,736	4,445	6,313	6,313	2,038	3,119	14.0%	53.1%
ROE (Cumulative)	7.84%	9.41%	8.53%	8.38%	8.38%	5.01%	8.92%	9.59%	10.09%	10.09%	12.51%	11.97%	3.05%p	-0.54%p
ROA (Cumulative)	1.03%	1.22%	1.09%	1.07%	1.07%	0.64%	1.13%	1.23%	1.29%	1.29%	1.60%	1.57%	0.43%p	-0.04%p
	(Unit : KRW in billion, %)													
Financial Ratios														
Net Operating Capital Ratio *	1003.3%	849.2%	616.7%	1021.7%	1021.7%	1480.9%	1062.7%	1195.3%	1241.7%	1214.6%	1194.4%	1254.1%	191.40%p	59.63%p
Net Operating Capital	2,766	2,755	2,580	3,231	3,231	3,759	3,189	3,595	3,970	3,966	3,853	4,035	26.5%	4.7%
BS Net Assets	3,268	3,369	3,430	3,477	3,477	4,031	4,167	4,296	4,426	4,426	4,453	5,081	21.9%	14.1%
Total Risk	1,418	1,614	1,753	1,860	1,860	1,771	1,763	1,991	2,303	2,336	2,250	2,352	33.4%	4.6%
Market Risk	1,059	1,101	1,235	1,095	1,095	1,026	1,033	1,196	1,423	1,463	1,335	1,422	37.6%	6.5%
Settlement Risk	279	426	422	663	663	641	613	675	736	728	760	765	24.8%	0.7%
Other Risk	81	87	95	102	102	105	116	120	145	145	154	165	42.0%	6.9%
Minimum Capital Requirement	134	134	134	134	134	134	134	134	134	134	134	134	0.0%	0.0%
	(Unit : KRW in billion, %)													
* Applied a revised NCR calculation methodology of Financial Services Commission (enforced as of January 1, 2016)														
Cost-to-Income Ratio(Consolidated)	57.2%	49.2%	62.1%	52.9%	54.9%	63.1%	43.1%	49.3%	45.4%	49.0%	54.5%	42.1%	-0.92%p	-12.38%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Operating Statistics													(Unit : KRW in billion, %)	
Equity Fund Sales Balance	22,272	24,098	25,318	25,274	25,274	26,079	27,207	28,535	28,296	28,296	29,666	28,523	4.8%	-3.8%
Equity Type	3,372	3,374	3,353	3,023	3,023	2,987	2,950	2,955	2,963	2,963	3,051	2,553	-13.5%	-16.3%
Fixed Income Type	3,326	3,844	4,256	4,324	4,324	4,325	4,249	4,589	4,801	4,801	5,106	5,400	27.1%	5.7%
MMF	3,867	3,644	3,613	3,761	3,761	4,772	5,426	6,084	5,243	5,243	5,750	5,182	-4.5%	-9.9%
Other	11,707	13,236	14,097	14,167	14,167	13,995	14,582	14,906	15,288	15,288	15,759	15,389	5.5%	-2.3%
Market Share (M/S)	3.83%	3.88%	4.01%	3.89%	3.89%	3.96%	3.99%	4.14%	4.09%	4.09%	4.11%	3.77%	-0.22%p	-0.33%p
Brokerage Volume													(Unit : KRW in billion, %)	
Brokerage Volume	37,285	34,822	31,239	30,137	133,483	47,014	68,576	83,784	73,089	272,463	85,356	74,066	8.0%	-13.2%
Market volume	1,283,529	1,350,542	1,263,459	1,391,218	5,288,748	2,345,010	3,205,438	3,947,929	3,902,251	13,400,629	4,557,334	3,726,041	16.2%	-18.2%
Market Share (M/S)	2.90%	2.58%	2.47%	2.17%	2.52%	2.00%	2.14%	2.12%	1.87%	2.03%	1.87%	1.99%	-0.15%p	0.11%p
Brokerage Fee Revenue	26.6	26.9	23.0	23.6	100.2	37.1	46.4	59.7	55.3	198.4	69.3	55.2	18.9%	-20.4%
Market volume	847	869	785	791	3,292	1,315	1,702	2,006	1,709	6,732	2,042	1,642	-3.5%	-19.6%
Market Share (M/S)	3.14%	3.09%	2.93%	2.99%	3.04%	2.82%	2.73%	2.97%	3.23%	2.95%	3.39%	3.36%	0.63%p	-0.03%p
Investment Banking													(Unit : KRW in billion)	
IPO Market	125	141	147	218	218	9	9	72	192	192	137	455	4955.6%	232.1%
Debt Issuance Market	315	749	1,376	1,811	1,811	380	1,208	2,183	2,689	2,689	1,554	4,971	311.5%	219.9%
Hybrid Securities Market	12,137	12,904	11,835	11,023	11,023	10,603	11,475	10,332	94,830	94,830	83,206	72,990	536.1%	-12.3%
Client AUM													(Unit : KRW in billion)	
Total Assets Under Management	86,095	89,149	89,498	89,092	89,092	88,001	98,309	110,610	116,576	116,576	127,928	131,384	33.6%	2.7%
Beneficiary Certificates	22,272	24,098	25,318	25,274	25,274	26,079	27,207	28,535	28,296	28,296	29,666	28,598	5.1%	-3.6%
Other Financial Products	31,385	30,881	28,247	30,270	30,270	27,836	35,623	41,061	49,927	49,927	53,110	59,773	67.8%	12.5%
Deposit Assets	32,437	34,171	35,933	33,548	33,548	34,087	35,479	41,015	38,353	38,353	45,153	43,013	21.2%	-4.7%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Table of Contents														
Hana Financial Group														
Financial Highlights														
Income Statements														
Balance Sheets														
NIM & NIS [Group]														
NIM & NIS [Hana Bank]														
Non-Interest Income														
SG&A Expense														
Loans & Deposits [Hana Bank]														
Asset Quality [Group]														
Asset Quality [Hana Bank]														
Credits [Hana Bank]														
Delinquency [Hana Bank]														
Provision [Hana Bank]														
Capital Adequacy														
Securities [Hana Bank]														
FX Market														
Hana Financial Investment														
KEB Hana Card														
Hana Capital														
Other Subsidiaries														
Organizational Chart														
Credit Rating														
Consolidated Income Statement	(Unit : KRW in billion)													
General Operating Income	134.3	132.6	141.3	137.1	545.3	151.5	158.1	179.7	178.6	667.9	194.5	194.6	23.1%	0.1%
Net Interest Income	-31.4	-30.6	-30.4	-30.7	-123.1	-30.4	-29.5	-28.9	-28.0	-116.9	-26.3	-25.2	N/A	N/A
Fee Income	148.6	152.9	151.6	159.2	612.4	161.6	183.9	196.0	203.5	745.0	200.4	215.6	17.2%	7.6%
Other	17.1	10.2	20.1	8.5	55.9	20.3	3.8	12.6	3.1	39.7	20.4	4.2	12.5%	-79.2%
SG&A Expense	56.3	53.0	57.2	64.4	230.9	53.6	51.0	59.4	62.8	226.9	48.1	50.3	-1.4%	4.5%
PPOP	77.9	79.6	84.1	72.7	314.4	97.9	107.1	120.3	115.8	441.0	146.3	144.3	34.8%	-1.4%
Provision Expense	54.0	59.5	60.3	63.5	237.3	57.5	56.8	53.4	60.8	228.5	48.2	48.2	-15.0%	0.1%
Operating Income	23.9	20.1	23.8	9.3	77.0	40.4	50.3	67.0	54.9	212.6	98.1	96.1	91.0%	-2.1%
Income Tax	5.1	5.3	5.5	2.2	18.1	9.5	13.2	18.6	15.1	56.4	25.1	25.1	90.0%	-0.1%
Net Income	18.2	15.4	16.2	6.4	56.3	30.3	35.0	49.1	40.0	154.5	72.5	69.7	99.0%	-3.9%
	*Accounting Change due to the adoption of IFRS15; decrease in fee income, SG&A expense, and loan loss provision. No impact on net income of Group and credit card. This applies since 1Q19 (No impact YoY and QoQ basis)													
Credit Card Fee Structure	(Unit : KRW in billion)													
A. Fee Revenue	317.9	315.9	325.1	335.0	1,293.9	316.3	312.2	325.5	317.3	1,271.3	326.6	333.1	6.7%	2.0%
a Credit Card Receivables in Wc	114.4	113.7	103.6	118.7	450.3	93.7	122.9	127.1	130.7	474.4	123.1	135.5	10.3%	10.1%
b Credit Card Receivables in FC	39.4	45.7	47.9	48.8	181.9	32.6	20.1	23.8	22.9	99.4	22.1	26.3	31.0%	18.8%
c Cash Advance	22.3	21.6	22.0	22.0	87.8	20.2	18.0	17.7	17.4	73.4	16.1	17.0	-6.0%	5.3%
d Card Loan	75.4	76.3	81.1	83.3	316.1	82.6	84.9	88.0	87.8	343.3	86.2	88.4	4.0%	2.6%
e Others	66.5	58.6	70.4	62.3	257.8	87.2	66.2	68.8	58.6	280.8	79.1	66.0	-0.4%	-16.6%
B. Fee Expenses	146.5	142.9	153.8	154.7	597.8	154.7	128.3	129.5	113.8	526.3	126.3	117.6	-8.4%	-6.9%
C. Credit Card Income (A-B)	171.5	173.0	171.3	180.4	696.1	161.6	183.9	196.0	203.5	745.0	200.4	215.6	17.2%	7.6%
Credit Card Interest Income*	251.5	257.3	254.6	272.7	1,036.1	164.9	159.8	161.9	160.2	646.8	153.6	154.1	-3.6%	0.3%
Credit Card Fee Income*	-80.0	-84.3	-83.4	-92.3	-340.0	70.2	99.4	106.1	108.7	384.5	102.4	119.7	20.3%	16.9%
	*Calculated for accounting purposes													
Sales (Cumulative)	(Unit : KRW in billion)													
Lump-sum	12,973	26,870	40,348	54,335	54,335	12,593	25,979	40,033	53,548	53,548	13,090	28,281	8.9%	116.1%
Installment	1,275	2,570	3,889	5,376	5,376	1,348	2,632	3,988	5,416	5,416	1,397	2,902	10.3%	107.7%
Cash Advance	969	1,919	2,891	3,856	3,856	906	1,728	2,550	3,350	3,350	771	1,549	-10.4%	101.0%
Card Loans	804	1,766	2,737	3,678	3,678	1,081	2,424	3,548	4,608	4,608	1,206	2,240	-7.6%	85.7%
Total	16,021	33,125	49,866	67,245	67,245	15,927	32,763	50,119	66,922	66,922	16,464	34,971	6.7%	112.4%
Balance Sheet Outstanding	(Unit : KRW in billion)													
Credit Sales	3,459	3,452	3,404	3,645	3,645	3,194	3,178	3,315	3,215	3,215	3,265	3,377	6.3%	3.4%
Cash Advance	489	478	482	470	470	442	406	394	380	380	366	369	-9.2%	0.9%
Card Loans	2,067	2,169	2,273	2,311	2,311	2,401	2,561	2,586	2,590	2,590	2,667	2,711	5.9%	1.6%
Others	1,142	1,171	1,189	1,249	1,249	1,083	1,238	1,475	1,324	1,324	1,462	1,992	60.9%	36.2%
Total Receivables	7,158	7,270	7,348	7,675	7,675	7,120	7,384	7,770	7,510	7,510	7,760	8,449	14.4%	8.9%

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Asset Quality														(Unit : KRW in billion, %)
Total Credit	7,301	7,426	7,522	7,808	7,808	7,314	7,911	7,938	7,623	7,623	7,878	8,558	8.2%	8.6%
Normal	6,900	7,024	7,127	7,403	7,403	6,922	7,541	7,605	7,308	7,308	7,580	8,259	9.5%	9.0%
Precautionary	254	250	257	267	267	260	240	214	213	213	206	214	-11.0%	3.7%
Substandard	1	1	0	1	1	1	0	2	2	2	2	2	330.9%	7.0%
Doubtful	74	78	73	76	76	77	82	81	78	78	68	67	-18.5%	-1.3%
Estimated Loss	72	72	65	61	61	55	48	35	23	23	23	16	-66.2%	-28.6%
NPL	147	151	138	138	138	132	130	118	102	102	92	85	-34.8%	-7.9%
NPL ratio	2.01%	2.03%	1.83%	1.77%	1.77%	1.80%	1.65%	1.49%	1.34%	1.34%	1.17%	0.99%	-0.65%p	-0.18%p
Precautionary & below	401	401	394	405	405	392	370	333	315	315	298	299	-19.4%	0.1%
Precautionary & below ratio	5.49%	5.41%	5.24%	5.19%	5.19%	5.36%	4.68%	4.19%	4.13%	4.13%	3.79%	3.49%	-1.19%p	-0.30%p
Loan Loss Allowance	391	396	391	400	400	385	380	358	339	339	331	337	-11.2%	1.8%
Loan Loss Reserves	280	283	280	286	286	284	283	265	263	263	259	259	-8.3%	0.2%
Credit Loss Reserves	111	113	111	114	114	101	97	93	76	76	73	78	-19.6%	7.5%
Normal	108	112	113	115	115	114	116	127	131	131	132	137	17.7%	3.1%
Precautionary	66	63	68	72	72	76	74	51	55	55	57	58	-21.6%	1.1%
Substandard	0	0	0	0	0	0	0	1	1	1	1	1	4080.8%	7.1%
Doubtful	52	55	51	54	54	54	57	59	58	58	51	51	-10.5%	0.9%
Estimated Loss	53	53	47	45	45	41	36	26	17	17	17	13	-65.0%	-26.8%
														(Unit : %)
Coverage Ratio														
NPL coverage	190.55%	187.29%	203.37%	206.51%	206.51%	215.05%	217.15%	224.31%	257.32%	257.32%	281.03%	305.72%	88.57%p	24.69%p
Precautionary & below	69.78%	70.46%	70.98%	70.51%	70.51%	72.36%	76.40%	79.79%	83.66%	83.66%	86.80%	86.92%	10.52%p	0.12%p
														(Unit : KRW in billion, %)
Delinquency														
Delinquency Rate	1.96%	1.73%	1.62%	1.46%	1.46%	1.71%	1.39%	1.08%	1.02%	1.02%	1.00%	0.85%	-0.54%p	-0.15%p
Overdue Loan	142	128	121	113	113	124	110	86	78	78	78	73	-33.8%	-7.1%
Total Loan	7,273	7,397	7,493	7,778	7,778	7,284	7,882	7,909	7,594	7,594	7,849	8,531	8.2%	8.7%
														(Unit : thousands, %)
No. of Cardholders														
No. of cardholders	11,640	11,688	11,687	11,625	11,625	11,981	12,172	12,118	12,010	12,010	11,999	11,960	-1.7%	-0.3%
Active Cardholders	6,110	6,135	6,055	5,995	5,995	6,111	6,465	6,385	6,158	6,158	6,361	6,284	-2.8%	-1.2%
% of Active Cardholders	52.5%	52.5%	51.8%	51.6%	51.6%	51.0%	53.1%	52.7%	51.3%	51.3%	53.0%	52.5%	-0.58%p	-0.47%p
· Includes Check Card														
														(Unit : KRW in billion, %)
Major Indices														
BPS (won, Cumulative)	5,993	6,051	6,111	6,124	6,124	6,195	6,338	6,527	6,682	6,682	6,956	7,219	13.9%	3.8%
EPS (won, Cumulative)	69	127	187	212	212	114	245	430	581	581	273	534	117.8%	96.1%
ROE (Cumulative)	4.66%	4.26%	4.16%	3.50%	3.50%	7.43%	7.94%	9.13%	9.11%	9.11%	16.21%	15.50%	7.57%p	-0.71%p
ROA (Cumulative)	0.93%	0.85%	0.84%	0.70%	0.70%	1.51%	1.60%	1.84%	1.87%	1.87%	3.53%	3.34%	1.74%p	-0.19%p

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card

Hana Capital

- Other Subsidiaries
- Organizational Chart
- Credit Rating

Consolidated Income Statement

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
	(Unit : KRW in billion)													
General Operating Income	68.0	75.1	72.8	73.6	289.6	86.1	87.1	95.6	109.2	378.0	120.3	124.6	43.0%	3.5%
Net Interest Income	61.8	60.0	60.3	60.4	242.5	67.3	69.7	77.9	83.3	298.1	89.3	94.1	35.0%	5.3%
Fee Income	14.0	17.8	15.5	14.9	62.1	16.5	16.6	15.6	16.2	64.9	16.2	16.5	-0.8%	2.2%
Other	-7.7	-2.8	-2.9	-1.6	-15.1	2.3	0.8	2.2	9.7	15.0	14.8	14.0	1667.2%	-5.7%
SG&A Expense	13.0	13.8	13.6	14.0	54.4	16.8	16.8	17.2	21.4	72.2	19.8	16.2	-3.2%	-18.0%
PPOP	55.1	61.3	59.2	59.6	235.2	69.3	70.3	78.5	87.8	305.9	100.5	108.3	54.0%	7.8%
Provision Expense	19.2	18.2	19.4	17.5	74.3	10.0	13.0	17.0	17.1	57.2	14.0	21.4	64.1%	52.4%
Operating Income	35.8	43.1	39.8	42.1	160.9	59.3	57.3	61.4	70.7	248.6	86.5	86.9	51.7%	0.5%
Income Tax	21.2	10.4	9.9	11.0	52.4	13.8	16.1	17.0	16.5	63.3	20.8	23.3	45.3%	12.0%
Net Income	14.4	32.6	29.9	30.8	107.8	44.2	39.9	43.1	50.1	177.2	61.6	63.9	60.2%	3.6%

Major Indices

BPS (won, Cumulative)	38,330	39,758	41,049	42,347	42,347	44,355	46,244	48,181	50,296	50,296	51,745	54,259	17.3%	4.9%
EPS (won, Cumulative)	652	2,201	3,987	5,429	5,429	2,058	3,914	5,919	7,904	7,904	2,688	5,595	43.0%	108.2%
ROE (Cumulative)	6.38%	9.85%	10.37%	10.61%	10.61%	15.72%	14.68%	14.49%	14.85%	14.85%	19.30%	19.19%	4.51%p	-0.10%p
ROA (Cumulative)	0.84%	1.33%	1.41%	1.44%	1.44%	2.14%	1.97%	1.89%	1.90%	1.90%	2.31%	2.22%	0.25%p	-0.09%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Asset Quality														(Unit : KRW in billion, %)
Total Credit	6,792	7,062	7,280	7,603	7,603	7,854	8,391	8,867	9,578	9,578	9,895	10,797	28.7%	9.1%
Normal	6,596	6,867	7,090	7,390	7,390	7,627	8,255	8,748	9,466	9,466	9,788	10,695	29.5%	9.3%
Precautionary	124	126	117	108	108	121	52	53	50	50	34	32	-38.9%	-4.6%
Substandard	32	32	27	56	56	57	43	31	29	29	34	32	-26.2%	-4.9%
Doubtful	34	36	37	48	48	49	39	35	29	29	39	37	-3.8%	-4.9%
Estimated Loss	6	1	8	2	2	1	2	1	5	5	1	1	-49.2%	-11.8%
NPL	72	69	72	106	106	106	83	67	63	63	74	70	-16.3%	-5.0%
NPL ratio	1.06%	0.97%	0.99%	1.39%	1.39%	1.35%	0.99%	0.75%	0.66%	0.66%	0.74%	0.65%	-0.35%p	-0.10%p
Precautionary & below	196	195	190	213	213	228	136	119	113	113	107	102	-25.0%	-4.8%
Precautionary & below ratio	2.88%	2.76%	2.60%	2.81%	2.81%	2.90%	1.62%	1.34%	1.18%	1.18%	1.08%	0.94%	-0.68%p	-0.14%p
Loan Loss Allowance	99	94	101	106	106	106	98	96	102	102	108	112	14.8%	3.9%
Loan Loss Reserves	99	94	101	94	94	85	82	81	82	82	78	78	-5.3%	-1.0%
Credit Loss Reserves	0	0	0	12	12	21	16	15	20	20	29	34	120.3%	17.1%
Coverage Ratio														
NPL coverage	137.16%	136.79%	139.08%	89.00%	89.00%	79.62%	98.26%	121.85%	130.58%	130.58%	106.73%	111.16%	12.89%p	4.43%p
Precautionary & below	50.43%	48.27%	53.13%	44.02%	44.02%	37.15%	60.37%	68.12%	73.15%	73.15%	73.28%	76.22%	15.85%p	2.94%p
Delinquency														(Unit : KRW in billion, %)
Delinquency Rate	1.53%	1.35%	1.41%	1.17%	1.17%	1.18%	1.01%	0.77%	0.74%	0.74%	0.58%	0.50%	-0.51%p	-0.08%p
Overdue Loan	103	95	103	88	88	92	85	68	71	71	57	54	-36.4%	-6.0%
Total Loan	6,792	7,062	7,280	7,603	7,603	7,854	8,391	8,867	9,578	9,578	9,895	10,797	28.7%	9.1%
Regulatory Guideline														(Unit : %)
Adjusted CAR (minimum 7%)	15.52%	14.98%	14.69%	14.08%	14.08%	13.81%	13.31%	13.01%	12.50%	12.50%	12.22%	11.67%	-1.64%p	-0.55%p
Leverage Multiple (maximum 10x) *	6.90	7.08	7.21	7.40	7.40	7.80	8.13	8.33	8.86	8.86	8.86	9.29	14.3%	4.9%

* Total Asset divided by total equity

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries**
- Organizational Chart
- Credit Rating

Hana Alternative Asset Mgmt.

Consolidated Income Statement

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
General Operating Income	5.4	10.0	9.1	7.3	31.9	7.3	12.2	10.9	14.2	44.5	16.5	11.1	-9.3%	-33.0%
Net Interest Income	0.1	0.3	0.3	0.2	0.9	0.2	0.2	0.2	0.1	0.7	0.1	0.3	44.3%	126.5%
Fee Income	5.2	9.0	8.4	6.8	29.4	6.3	10.6	9.0	13.8	39.7	14.9	9.6	-9.6%	-35.6%
Other	0.2	0.7	0.5	0.3	1.7	0.7	1.4	1.7	0.2	4.0	1.5	1.2	-15.1%	-20.8%
SG&A Expense	3.8	4.0	4.0	5.0	16.8	3.7	4.1	4.0	7.1	19.0	5.4	5.3	27.7%	-3.3%
PPOP	1.6	6.0	5.2	2.4	15.1	3.5	8.1	6.9	7.0	25.5	11.1	5.8	-28.1%	-47.5%
Provision Expense	0.0	0.0	0.0	0.0	0.0	-1.4	0.1	0.0	1.7	0.4	0.2	0.0	-100.0%	-100.0%
Operating Income	1.6	6.0	5.2	2.4	15.1	5.0	8.0	6.9	5.3	25.1	10.9	5.8	-27.1%	-46.6%
Income Tax	0.4	1.5	1.4	0.6	4.1	1.3	2.1	1.8	1.2	6.4	2.9	1.5	-29.7%	-48.8%
Net Income	1.2	4.5	3.8	1.8	11.3	3.7	5.9	5.0	4.0	18.6	7.9	4.1	-30.4%	-47.6%

Major Indices

BPS (won, Cumulative)	27,643	28,936	30,022	30,554	30,554	31,642	33,348	34,785	35,924	35,924	36,748	39,611	18.8%	7.8%
ROE (Cumulative)	6.92%	14.38%	14.71%	12.55%	12.55%	13.92%	17.56%	17.28%	16.12%	16.12%	25.29%	16.71%	-0.85%p	-8.58%p
ROA (Cumulative)	6.29%	13.24%	13.46%	11.45%	11.45%	12.60%	16.03%	15.80%	14.66%	14.66%	22.60%	15.23%	-0.79%p	-7.37%p

Hana Asset Trust

Separated Income Statement

(Unit : KRW in billion)

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
General Operating Income	31.2	30.9	31.9	34.9	128.9	33.7	35.5	44.4	34.7	148.4	34.4	37.7	5.9%	9.6%
Net Interest Income	2.2	1.8	1.9	2.0	7.9	1.8	2.3	2.1	1.8	8.0	2.1	1.5	-34.7%	-31.1%
Fee Income	28.6	28.6	30.0	32.2	119.4	31.4	32.7	38.2	33.0	135.2	31.8	35.4	8.2%	11.2%
Other	0.4	0.6	-0.1	0.7	1.6	0.5	0.6	4.1	0.0	5.2	0.4	0.8	37.2%	104.8%
SG&A Expense	6.7	7.8	7.2	13.7	35.4	7.6	8.7	8.4	15.4	40.1	7.6	9.9	14.0%	30.2%
PPOP	24.5	23.1	24.6	21.2	93.4	26.1	26.8	36.1	19.3	108.3	26.7	27.7	3.3%	3.7%
Provision Expense	-0.8	5.3	2.9	-2.4	5.0	0.1	0.1	0.2	-0.7	-0.4	0.1	-3.8	N/A	N/A
Operating Income	25.3	17.8	21.8	23.6	88.4	26.0	26.8	35.9	20.1	108.7	26.7	31.6	18.0%	18.4%
Income Tax	6.2	4.5	6.2	6.0	22.9	6.3	7.2	9.3	4.7	27.5	7.2	8.3	15.3%	15.0%
Net Income	19.0	13.3	15.6	17.8	65.7	19.6	19.6	26.4	15.2	80.8	19.3	23.3	18.8%	20.7%

Major Indices

BPS (won, Cumulative)	23,224	24,559	26,117	27,894	27,894	29,855	31,817	34,461	35,976	35,976	35,906	38,236	20.2%	6.5%
ROE (Cumulative)	34.59%	28.32%	26.92%	26.68%	26.68%	27.31%	26.42%	28.29%	25.26%	25.26%	21.78%	23.40%	-3.02%p	1.63%p
ROA (Cumulative)	21.35%	17.71%	17.03%	17.04%	17.04%	18.26%	19.09%	21.29%	19.40%	19.40%	17.93%	19.50%	0.41%p	1.57%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Hana F&I														
Separated Income Statement														
General Operating Income	6.3	7.7	6.2	6.8	27.0	8.0	8.6	10.3	12.4	39.3	14.7	16.6	93.6%	12.9%
Net Interest Income	6.8	6.6	7.3	6.9	27.6	9.5	9.3	12.1	16.6	47.5	16.5	19.2	107.3%	16.3%
Fee Income	-0.7	-0.6	-0.8	-2.7	-4.8	-0.9	-1.5	-2.0	-3.2	-7.7	-2.3	-2.8	N/A	N/A
Other	0.2	1.7	-0.3	2.6	4.2	-0.6	0.8	0.2	-1.0	-0.6	0.4	0.2	-78.9%	-60.6%
SG&A Expense	1.9	1.5	1.4	1.7	6.5	1.7	1.9	1.9	2.3	7.8	2.1	2.2	16.6%	6.6%
PPOP	4.4	6.2	4.7	5.0	20.4	6.3	6.7	8.5	10.1	31.5	12.6	14.4	115.4%	13.9%
Provision Expense	0.9	2.8	0.6	2.9	7.2	1.8	1.9	2.8	4.8	11.3	4.5	5.9	202.2%	29.7%
Operating Income	3.6	3.4	4.1	2.1	13.2	4.5	4.7	5.7	5.3	20.2	8.1	8.5	79.8%	5.1%
Income Tax	0.8	0.7	0.9	0.7	3.1	1.0	1.0	1.3	1.2	4.5	1.8	1.9	79.4%	6.5%
Net Income	2.8	2.7	3.2	2.8	11.5	3.5	3.7	4.4	4.0	15.6	6.3	6.6	80.9%	5.1%
Major Indices														
BPS (won, Cumulative)	3,786	4,094	4,164	4,167	4,167	4,250	4,347	4,459	4,558	4,558	4,808	4,928	13.4%	2.5%
ROE (Cumulative)	9.09%	7.82%	7.76%	7.44%	7.44%	7.97%	8.07%	8.58%	8.55%	8.55%	11.27%	10.79%	2.72%p	-0.48%p
ROA (Cumulative)	1.26%	1.18%	1.22%	1.20%	1.20%	1.40%	1.32%	1.32%	1.26%	1.26%	1.73%	1.79%	0.47%p	0.06%p
Hana Investors Services														
Separated Income Statement														
(Unit : KRW in billion)														
General Operating Income	5.9	6.1	6.4	6.6	25.0	6.6	6.6	6.9	7.0	27.2	8.8	9.2	38.9%	5.2%
Net Interest Income	0.1	0.1	0.1	0.1	0.4	0.1	0.1	0.1	0.1	0.4	0.1	0.1	35.0%	2.6%
Fee Income	5.8	6.0	6.2	6.5	24.6	6.5	6.5	6.8	6.9	26.7	8.6	9.1	38.9%	5.3%
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
SG&A Expense	5.4	5.2	5.1	5.4	21.0	5.4	5.2	5.4	6.1	22.1	6.6	6.4	25.0%	-2.4%
PPOP	0.6	1.0	1.3	1.1	4.0	1.2	1.5	1.5	1.0	5.1	2.2	2.8	87.4%	28.5%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Operating Income	0.6	1.0	1.3	1.1	4.0	1.2	1.5	1.5	1.0	5.1	2.2	2.8	87.4%	28.6%
Income Tax	0.1	0.2	0.4	0.3	1.0	0.2	0.3	0.5	0.4	1.3	0.6	0.7	122.7%	13.5%
Net Income	0.4	0.8	0.9	0.8	2.9	1.0	1.1	1.0	0.6	3.7	1.5	2.0	80.0%	32.3%
Major Indices														
BPS (won, Cumulative)	63,517	65,021	66,728	68,266	68,266	70,253	72,458	74,436	75,180	75,180	76,221	80,192	10.7%	5.2%
ROE (Cumulative)	5.29%	7.37%	8.38%	8.74%	8.74%	11.53%	11.99%	11.55%	10.09%	10.09%	16.08%	18.21%	6.23%p	2.13%p
ROA (Cumulative)	4.71%	6.55%	7.28%	7.47%	7.47%	9.51%	9.97%	9.63%	8.33%	8.33%	12.87%	14.76%	4.80%p	1.89%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Hana Life Insurance														
Consolidated Income Statement														
General Operating Income	16.8	16.8	14.1	15.2	62.9	33.3	14.3	14.9	9.4	71.9	17.0	15.1	5.1%	-11.5%
Net Interest Income	19.7	19.4	19.3	18.3	76.7	16.7	15.5	15.5	15.6	63.3	15.6	16.3	4.9%	4.2%
Fee Income	12.5	10.2	11.1	9.1	42.8	11.9	7.4	6.6	8.1	34.1	21.1	24.3	227.2%	15.0%
Other	-15.4	-12.8	-16.2	-12.2	-56.7	4.7	-8.6	-7.3	-14.3	-25.4	-19.7	-25.5	N/A	N/A
SG&A Expense	9.5	10.0	10.0	10.3	39.8	11.6	10.4	14.0	11.6	47.6	10.6	10.8	4.4%	2.3%
PPOP	7.3	6.8	4.1	4.9	23.1	21.7	4.0	0.9	-2.2	24.3	6.4	4.2	6.9%	-34.2%
Provision Expense	-0.1	0.0	-0.1	-0.1	-0.4	0.1	-0.1	0.0	0.5	0.5	-0.1	0.0	N/A	N/A
Operating Income	7.5	6.8	4.2	5.0	23.5	21.6	4.0	0.8	-2.7	23.8	6.5	4.3	5.6%	-35.0%
Income Tax	2.3	2.3	1.9	0.6	7.1	5.0	1.7	0.5	-2.2	4.8	6.1	1.1	-33.8%	-82.0%
Net Income	7.0	5.8	4.4	6.4	23.7	19.0	4.3	2.4	0.9	26.6	17.9	3.0	-30.1%	-83.3%
Major Indices														
BPS (won, Cumulative)	9,553	10,009	10,335	10,066	10,066	10,590	10,782	10,841	10,282	10,282	9,967	9,944	-7.8%	-0.2%
ROE (Cumulative)	8.97%	8.01%	6.99%	7.14%	7.14%	21.97%	13.26%	9.62%	7.50%	7.50%	21.29%	12.43%	-0.84%p	-8.86%p
ROA (Cumulative)	0.60%	0.54%	0.48%	0.49%	0.49%	1.56%	0.94%	0.68%	0.52%	0.52%	1.37%	0.79%	-0.15%p	-0.58%p

Hana Insurance														
Separated Income Statement														
(Unit : KRW in billion)														
General Operating Income							3.7	21.1	26.9	51.7	31.8	27.2	636.4%	-14.3%
Net Interest Income							0.8	2.3	2.9	6.0	3.2	3.5	332.7%	9.8%
Fee Income							0.0	0.0	0.0	0.0	0.0	0.0	447.9%	-80.7%
Other							2.9	18.7	24.0	45.6	28.5	23.7	722.8%	-17.0%
SG&A Expense							7.6	23.3	23.8	54.7	25.6	27.5	262.0%	7.6%
PPOP							-3.9	-2.2	3.1	-3.0	6.2	-0.3	N/A	N/A
Provision Expense							0.3	-0.1	1.7	1.8	0.1	0.1	-64.9%	12.3%
Operating Income							-4.2	-2.1	1.4	-4.8	6.1	-0.4	N/A	N/A
Income Tax							0.0	0.4	1.1	1.5	1.9	0.5	4238.0%	-75.9%
Net Income							-4.0	-1.9	0.8	-5.2	4.8	-0.3	N/A	N/A
Major Indices														
BPS (won, Cumulative)							3,559	3,790	3,751	3,751	6,865	6,842	92.3%	-0.3%
ROE (Cumulative)							-42.18%	-11.51%	-5.05%	-5.05%	6.78%	3.35%	45.53%p	-3.42%p
ROA (Cumulative)							-5.03%	-1.76%	-0.84%	-0.84%	1.72%	0.78%	5.81%p	-0.94%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Hana Savings Bank														
Separated Income Statement														
General Operating Income	11.1	11.4	10.5	12.2	45.2	12.4	14.6	18.7	16.1	61.7	19.9	20.0	37.1%	0.3%
Net Interest Income	11.8	11.2	11.1	11.7	45.8	12.5	14.4	15.2	17.3	59.4	18.6	20.2	40.6%	8.8%
Fee Income	0.1	0.3	0.4	1.0	1.7	0.5	0.5	0.9	0.8	2.7	2.1	1.9	302.8%	-9.4%
Other	-0.9	-0.1	-1.0	-0.4	-2.4	-0.7	-0.3	2.5	-2.0	-0.4	-0.8	-2.1	N/A	N/A
SG&A Expense	6.0	5.8	5.9	7.0	24.7	6.5	6.9	6.3	7.6	27.3	8.1	7.7	11.3%	-5.4%
PPOP	5.0	5.5	4.6	5.2	20.4	5.9	7.7	12.3	8.5	34.4	11.8	12.3	60.1%	4.2%
Provision Expense	-0.5	-1.4	1.7	-0.6	-0.9	2.1	2.1	4.7	1.7	10.5	4.8	1.5	-28.8%	-69.3%
Operating Income	5.6	6.9	2.9	5.9	21.3	3.8	5.6	7.6	6.8	23.8	7.0	10.8	92.8%	54.2%
Income Tax	1.4	1.9	0.9	1.9	6.1	2.0	0.6	1.7	2.1	6.5	1.8	2.8	335.6%	53.2%
Net Income	4.1	4.9	2.0	5.0	16.1	1.9	5.0	6.5	4.7	18.0	5.2	8.0	60.0%	55.2%
Major Indices														
BPS (won, Cumulative)	13,933	14,263	14,395	14,714	14,714	14,833	15,165	15,599	15,903	15,903	15,986	16,524	9.0%	3.4%
ROE (Cumulative)	8.04%	8.72%	7.02%	7.56%	7.56%	3.41%	6.20%	7.88%	7.87%	7.87%	8.76%	10.98%	4.78%p	2.22%p
ROA (Cumulative)	1.38%	1.53%	1.23%	1.30%	1.30%	0.56%	0.97%	1.19%	1.15%	1.15%	1.09%	1.35%	0.38%p	0.26%p
Hana TI														
Consolidated Income Statement														
(Unit : KRW in billion)														
General Operating Income	3.9	2.4	1.7	0.8	8.8	1.8	1.7	1.9	2.3	7.7	0.9	1.9	14.7%	121.3%
Net Interest Income	-1.9	-2.0	-1.9	-1.9	-7.7	-1.8	-1.9	-1.8	-1.8	-7.3	-1.8	-1.8	N/A	N/A
Fee Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Other	5.8	4.3	3.6	2.7	16.4	3.6	3.5	3.8	4.2	15.1	2.7	3.7	6.1%	40.6%
SG&A Expense	1.8	1.8	1.7	1.6	7.0	1.6	1.3	1.6	1.6	6.2	1.5	1.7	28.0%	12.7%
PPOP	2.0	0.6	0.0	-0.8	1.8	0.1	0.3	0.4	0.7	1.5	-0.7	0.2	-39.6%	N/A
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Operating Income	2.0	0.6	0.0	-0.8	1.8	0.1	0.3	0.4	0.7	1.5	-0.7	0.2	-39.6%	N/A
Income Tax	0.4	0.3	0.2	-0.2	0.7	0.0	0.2	0.2	0.5	1.0	-0.1	0.2	0.7%	N/A
Net Income	1.6	0.0	-0.3	-0.6	0.6	0.2	0.2	0.0	0.3	0.7	-0.5	0.2	-4.3%	N/A
Major Indices														
BPS (won, Cumulative)	5,418	5,429	5,400	5,329	5,329	5,310	5,325	5,316	5,287	5,287	5,150	5,154	-3.2%	0.1%
ROE (Cumulative)	5.43%	3.25%	1.52%	0.44%	0.44%	0.73%	0.69%	0.51%	0.67%	0.67%	-1.86%	-0.61%	-1.30%p	1.25%p
ROA (Cumulative)	1.30%	0.78%	0.36%	0.11%	0.11%	0.17%	0.16%	0.13%	0.16%	0.16%	-0.42%	-0.14%	-0.30%p	0.29%p

	FY2019 1Q	FY2019 2Q	FY2019 3Q	FY2019 4Q	FY2019	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	YoY	QoQ
Hana Ventures														
Separated Income Statement														
General Operating Income	0.2	0.2	0.7	0.6	1.5	1.0	2.1	1.7	3.8	8.6	1.2	2.4	15.9%	104.7%
Net Interest Income	0.2	0.1	0.1	0.1	0.5	0.1	0.1	0.1	0.1	0.3	0.0	0.1	-35.5%	42.4%
Fee Income	0.0	0.0	0.5	0.5	1.1	0.6	0.6	0.6	0.9	2.7	1.0	1.1	87.3%	7.7%
Other		0.0	0.0	-0.1	0.0	0.4	1.5	1.1	2.8	5.7	0.2	1.3	-9.1%	704.2%
SG&A Expense	0.4	0.6	0.8	1.1	2.9	0.9	0.8	0.9	1.7	4.4	1.0	1.0	22.4%	0.7%
PPOP	-0.2	-0.4	-0.1	-0.6	-1.3	0.1	1.3	0.8	2.0	4.3	0.2	1.4	11.8%	640.0%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Operating Income	-0.2	-0.4	-0.1	-0.6	-1.3	0.1	1.3	0.8	2.0	4.3	0.2	1.4	11.8%	640.0%
Income Tax	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.5	1.0	0.1	0.4	N/A	192.4%
Net Income	-0.2	-0.4	-0.2	-0.6	-1.4	0.1	1.2	0.3	1.3	2.9	0.0	1.2	2.0%	11549.1%
Major Indices														
BPS (won, Cumulative)	4,857	4,786	4,751	4,847	4,847	4,859	4,919	4,935	4,997	4,997	4,997	5,059	2.9%	1.2%
ROE (Cumulative)	-3.32%	-4.61%	-4.05%	-3.37%	-3.37%	0.45%	2.67%	2.22%	2.98%	2.98%	0.04%	2.45%	-0.22%p	2.41%p
ROA (Cumulative)	-3.30%	-4.57%	-3.97%	-3.31%	-3.31%	0.44%	2.63%	2.19%	2.92%	2.92%	0.04%	2.39%	-0.24%p	2.35%p

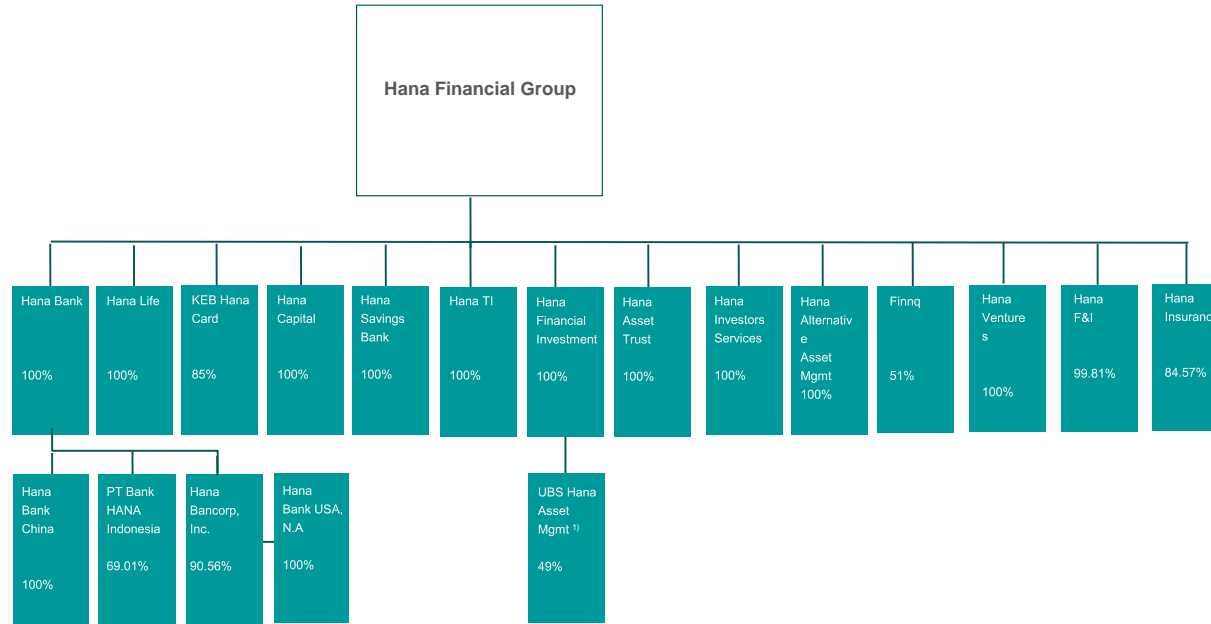
Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries

Organizational Chart

Credit Rating



1) UBS Hana Asset Management excluded under group consolidated basis

- 2009.11.02 Hana Card established: completed spin-off from Hana Bank to form standalone subsidiary under holding company
- 2009.12.11 SK Telecom public disclosure for 49% acquisition stake in Hana Card
- 2010.02.02 Hana SK Card brand established (formerly Hana Card)
- 2010.03.10 Hana Daol Trust majority stake acquired by Hana Financial Group
- 2012.02.09 HFG integrated KEB as its subsidiary
- 2013.04.05 HFG completed the acquisition of KEB's remaining shares through share swap
- 2013.05.10 HFG completed the acquisition of Hana Life's remaining shares from HSBC
- 2013.08.30 HFG completed the acquisition of Hana Bancorp, Inc.
- 2014.04.10 PT Bank Hana and PT Bank KEB Indonesia integrated into PT Bank KEB HANA Indonesia
- 2014.09.01 KEB Card established: completed spin-off from KEB to form standalone subsidiary under holding company
- 2014.12.01 Hana SK Card and KEB Card merged into KEB Hana Card
- 2015.04.03 HFG completed 10.4% acquisition stake in KEB Hana Card from SK Telecom
- 2015.09.01 Hana Bank and Korea Exchange Bank integrated as Hana Bank
- 2015.09.01 Hana Daetoo Securities renamed as Hana Financial Investment
- 2015.12.29 Hana Investor Services became standalone subsidiary under holding company (previously under Hana Bank)
- 2016.04.22 Hana Futures became standalone subsidiary under holding company (previously under Hana Bank)
- 2016.05.26 Hana Asset Management became standalone subsidiary under holding company (previously under Hana Asset Trust)
- 2016.08.01 Hana Futures merged by Hana Financial Investment
- 2016.08.24 Finnq, a joint venture of Hana Financial Group & SK Telecom, established (a subsidiary under holding company)
- 2017.06.19 Hana I&S renamed as Hana TI
- 2017.06.19 Hana Institute of Finance transferred to Hana Bank (a subsidiary under Hana Bank)
- 2017.11.23 Hana Asset Management renamed as Hana Alternative Asset Management
- 2018.02.06 HFG completed acquisition stake(common stock 49.87%, preferred stock 49.87%) in Hana Capital from Kolon Group
- 2018.10.04 Hana Ventures established as subsidiary under holding company
- 2019.12.03 Hana F&I became standalone subsidiary under holding company (previously under Hana Bank)
- 2020.05.27 The-K Non-life Insurance majority stake acquired by Hana Financial Group, and renamed as Hana Insurance
- 2020.07.28 HFG participated in a capital increase of Hana Insurance(Ownership: 70% → 84.57%)

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense
- Loans & Deposits [Hana Bank]
- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- FX Market
- Hana Financial Investment
- KEB Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart

Credit Rating

[Hana Bank] Credit Rating

International

S&P	Long-term	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+
	Short-term	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1
Moody's	Long-term	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1
	Short-term	P-1	P-1	P-1	P-1	P-1	P-1	P-1	P-1	P-1	P-1	P-1
Fitch	Long-term	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-
	Short-term	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1

Domestic

KIS	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
KR	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
NICE	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA