

# Hana Financial Group

## IR Databook

2Q 2022

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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

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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Credit Rating												
<b>Shareholder Information</b>												
	(Unit : KRW in billion)											
Stock Price (Won)	23,100	27,000	28,100	34,500	42,800	46,050	46,400	42,050	48,600	39,350	-14.5%	-19.0%
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	295,903,476	N/A	-1.4%
Market Capitalization	6,936	8,107	8,437	10,358	12,850	13,826	13,931	12,625	14,592	11,644	-15.8%	-20.2%
Dividend per share (Won)	-	500	-	1,350 (1,850)	-	700	-	2,400 (3,100)	-	800	14.3%	N/A
	() including interim dividend											
<b>[Group] Profitability</b>												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.63%	0.63%	0.65%	0.61%	0.74%	0.76%	0.76%	0.74%	0.72%	0.67%	-0.09%p	-0.05%p
ROE (Consolidated)	9.38%	9.45%	9.65%	8.96%	10.96%	11.25%	11.23%	10.89%	10.69%	10.08%	-1.18%p	-0.61%p
EPS (Won, Cumulative)	2,210	4,552	7,099	8,858	2,803	5,886	9,072	11,819	3,014	5,754	-2.2%	90.9%
BPS (Won, Cumulative)	92,574	95,665	97,404	98,455	99,905	103,428	105,797	108,354	107,622	109,493	5.9%	1.7%
C/I ratio (Cumulative)	48.8%	43.1%	43.4%	45.3%	46.5%	44.0%	44.2%	44.0%	49.7%	45.3%	1.37%p	-4.33%p
C/I ratio (Quarterly)	48.8%	38.2%	43.8%	50.7%	46.5%	41.7%	44.5%	43.4%	49.7%	40.7%	-1.00%p	-8.99%p
Net Income (Quarterly)	657.0	689.0	758.4	532.8	835.7	917.1	928.8	844.5	902.4	825.1	-10.0%	-8.6%
NIM (Cumulative) *	1.63%	1.63%	1.61%	1.60%	1.61%	1.64%	1.64%	1.66%	1.71%	1.76%	0.12%p	0.05%p
NIS (Cumulative)	1.59%	1.59%	1.58%	1.57%	1.59%	1.63%	1.63%	1.64%	1.68%	1.73%	0.10%p	0.05%p
NIM (Quarterly) *	1.63%	1.63%	1.59%	1.55%	1.61%	1.67%	1.64%	1.71%	1.71%	1.80%	0.13%p	0.09%p
NIS (Quarterly)	1.59%	1.59%	1.56%	1.52%	1.59%	1.65%	1.62%	1.69%	1.68%	1.77%	0.12%p	0.09%p
	* Industry-wide accounting change (IFRS15) applied in KEB Hana Card since FY2018											
<b>[Hana Bank] Profitability</b>												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.60%	0.57%	0.59%	0.53%	0.58%	0.62%	0.63%	0.62%	0.61%	0.62%	-0.01%p	0.00%p
ROE (Consolidated)	8.85%	8.41%	8.61%	7.78%	8.80%	9.44%	9.65%	9.42%	9.54%	9.72%	0.28%p	0.18%p
EPS (Won, Cumulative)	515	989	1,538	1,868	535	1,164	1,810	2,389	620	1,271	9.1%	104.9%
BPS (Won, Cumulative)	23,326	23,985	24,453	24,618	24,513	25,284	25,554	26,081	25,852	26,363	4.3%	2.0%
C/I ratio (Cumulative)	49.5%	43.5%	43.7%	46.1%	49.6%	46.6%	45.7%	44.8%	50.5%	45.3%	-1.23%p	-5.13%p
C/I ratio (Quarterly)	49.5%	38.2%	44.2%	53.0%	49.6%	43.8%	44.0%	42.2%	50.5%	40.2%	-3.59%p	-10.28%p
Net Income (Quarterly)	554.6	508.4	591.4	355.7	575.5	677.5	694.0	623.4	667.1	706.5	4.3%	5.9%
NIM (Cumulative)	1.39%	1.38%	1.36%	1.34%	1.36%	1.38%	1.39%	1.41%	1.50%	1.55%	0.16%p	0.05%p
NIS (Cumulative)	1.35%	1.35%	1.33%	1.31%	1.34%	1.38%	1.38%	1.39%	1.49%	1.53%	0.15%p	0.04%p
NIM (Quarterly)	1.39%	1.37%	1.33%	1.28%	1.36%	1.41%	1.40%	1.47%	1.50%	1.59%	0.18%p	0.09%p
NIS (Quarterly)	1.35%	1.34%	1.30%	1.26%	1.34%	1.40%	1.39%	1.46%	1.49%	1.57%	0.17%p	0.08%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Group] Business Volume</b> (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	441,124	442,560	445,449	460,947	478,774	484,713	502,465	502,445	530,254	550,508	13.6%	3.8%
Total Deposits*	267,380	272,673	269,689	277,937	289,665	292,560	301,736	306,835	314,798	320,223	9.5%	1.7%
Total Loans*	222,666	226,772	234,513	239,188	244,177	248,795	254,352	256,711	259,701	264,889	6.5%	2.0%

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

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Hana Bank] Business Volume</b> (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	383,114	381,591	382,865	396,188	410,685	417,663	431,621	430,194	453,870	469,742	12.5%	3.5%
Total Deposits	267,380	272,673	269,689	277,937	289,665	292,560	301,736	306,835	314,798	320,223	9.5%	1.7%
Total Loans*	222,666	226,772	234,513	239,188	244,177	248,795	254,352	256,711	259,701	264,889	6.5%	2.0%

\* Total Loans include only KRW Loans

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Group] Asset Quality</b> (Unit : %)												
Precautionary & below ratio	1.38%	1.30%	1.31%	1.22%	1.10%	1.08%	1.07%	1.10%	1.10%	1.10%	0.02%p	0.00%p
NPL Ratio	0.47%	0.45%	0.41%	0.40%	0.40%	0.36%	0.33%	0.32%	0.36%	0.37%	0.01%p	0.01%p
NPL Coverage	107.51%	126.83%	134.17%	143.78%	140.09%	151.25%	157.61%	177.26%	160.44%	164.66%	13.41%p	4.22%p

\* NPL Coverage ratios include only loan loss reserves

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Hana Bank] Asset Quality</b> (Unit : %)												
Precautionary & below ratio	0.97%	0.94%	0.91%	0.91%	0.86%	0.84%	0.83%	0.81%	0.79%	0.77%	-0.07%p	-0.02%p
NPL ratio	0.37%	0.35%	0.34%	0.34%	0.34%	0.30%	0.27%	0.26%	0.24%	0.24%	-0.06%p	0.00%p
NPL Coverage	95.15%	120.86%	124.79%	130.10%	124.99%	136.86%	142.48%	163.94%	179.18%	188.45%	51.58%p	9.26%p
Delinquency rate	0.21%	0.21%	0.20%	0.19%	0.24%	0.20%	0.19%	0.16%	0.16%	0.16%	-0.04%p	0.00%p

\* NPL Coverage ratios include only loan loss reserves

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Group] Capital Adequacy</b> (Unit : KRW in billion, %)												
Shareholders' equity	29,079	30,449	31,449	31,600	32,005	33,264	34,393	35,499	35,566	36,530	9.8%	2.7%
BIS Ratio	13.80%	14.07%	14.40%	14.20%	16.32%	16.54%	16.60%	16.29%	16.07%	15.86%	-0.68%p	-0.22%p
Tier 1 CAR	12.58%	12.88%	13.18%	13.03%	15.12%	15.26%	15.38%	15.15%	15.00%	14.72%	-0.54%p	-0.28%p
Common Equity Tier 1 CAR*	11.90%	12.03%	12.12%	12.04%	14.04%	14.10%	14.07%	13.78%	13.57%	13.18%	-0.92%p	-0.39%p
Double Leverage ratio	128.56%	126.21%	124.81%	126.49%	123.96%	126.05%	123.71%	124.77%	123.24%	123.72%	-2.33%p	0.47%p
Debt to Equity ratio	37.59%	33.25%	33.28%	33.75%	37.00%	36.38%	34.77%	33.20%	38.04%	32.84%	-3.54%p	-5.20%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Hana Bank] Capital Adequacy</b> (Unit : KRW in billion, %)												
Shareholders' equity	25,407	25,407	26,635	26,812	26,702	27,531	27,839	28,756	28,515	29,073	5.6%	2.0%
BIS Ratio	15.62%	15.36%	15.38%	14.73%	17.30%	17.90%	17.52%	17.24%	17.24%	16.75%	-1.15%p	-0.49%p
Tier 1 CAR	13.50%	13.34%	13.30%	12.83%	15.25%	15.59%	15.41%	15.29%	15.42%	14.79%	-0.80%p	-0.63%p
Common Equity Tier 1 CAR*	13.44%	13.28%	13.25%	12.78%	15.21%	15.56%	15.38%	15.06%	15.21%	14.59%	-0.97%p	-0.62%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Group] Consolidated Income Statements</b>													(Unit : KRW in billion)	
<b>General Operating Income</b>	<b>1,900.0</b>	<b>2,218.0</b>	<b>2,206.5</b>	<b>2,318.2</b>	<b>8,642.7</b>	<b>2,195.9</b>	<b>2,386.3</b>	<b>2,220.4</b>	<b>2,411.5</b>	<b>9,214.2</b>	<b>2,527.0</b>	<b>2,350.0</b>	<b>-1.5%</b>	<b>-7.0%</b>
Net Interest Income	1,586.7	1,587.4	1,626.8	1,639.0	6,439.9	1,723.0	1,827.3	1,882.0	2,004.9	7,437.2	2,017.6	2,173.0	18.9%	7.7%
Non-Interest Income	313.3	630.6	579.7	679.2	2,202.8	472.9	559.0	338.4	406.7	1,777.0	509.4	176.9	-68.3%	-65.3%
Fee Income*	367.7	400.3	450.4	411.7	1,630.1	468.7	496.1	477.0	421.6	1,863.4	453.5	486.9	-1.8%	7.4%
Gains on Disposition & Valuation	74.1	348.2	243.3	506.2	1,171.8	105.0	231.8	31.0	137.0	504.7	203.1	-162.7	N/A	N/A
Other Operating Income	-128.5	-117.9	-114.0	-238.8	-599.2	-100.8	-168.9	-169.5	-151.9	-591.2	-147.1	-147.3	N/A	N/A
<b>SG&amp;A Expense</b>	<b>927.9</b>	<b>848.2</b>	<b>966.2</b>	<b>1,175.3</b>	<b>3,917.7</b>	<b>1,020.4</b>	<b>994.6</b>	<b>988.5</b>	<b>1,047.0</b>	<b>4,050.5</b>	<b>1,255.1</b>	<b>956.0</b>	<b>-3.9%</b>	<b>-23.8%</b>
PPOP	972.1	1,369.7	1,240.3	1,142.9	4,725.0	1,175.5	1,391.7	1,231.9	1,364.6	5,163.7	1,271.9	1,393.9	0.2%	9.6%
Credit Loss Provision	93.1	432.2	172.8	190.6	888.6	98.6	106.7	83.7	243.6	532.6	170.1	252.1	136.3%	48.2%
<b>Operating income</b>	<b>879.0</b>	<b>937.6</b>	<b>1,067.5</b>	<b>952.3</b>	<b>3,836.4</b>	<b>1,076.9</b>	<b>1,285.0</b>	<b>1,148.3</b>	<b>1,120.9</b>	<b>4,631.1</b>	<b>1,101.8</b>	<b>1,141.8</b>	<b>-11.1%</b>	<b>3.6%</b>
Non-Operating Income	39.7	23.8	15.9	-186.6	-107.2	83.1	13.6	128.2	48.9	273.8	117.1	32.4	138.7%	-72.3%
Income before Tax	918.7	961.4	1,083.4	765.7	3,729.2	1,160.0	1,298.6	1,276.5	1,169.9	4,904.9	1,218.9	1,174.2	-9.6%	-3.7%
Income Tax	244.7	266.0	312.9	220.7	1,044.4	308.0	365.7	334.4	315.3	1,323.3	304.0	326.6	-10.7%	7.4%
Net Income	674.1	695.3	770.5	545.0	2,684.9	852.0	932.9	942.1	854.6	3,581.6	914.8	847.6	-9.1%	-7.3%
Minority Interest Gain (Loss)	17.1	6.3	12.1	12.2	47.6	16.4	15.8	13.3	10.1	55.5	12.5	22.6	43.2%	81.0%
<b>N.I attributable to controlling interest</b>	<b>657.0</b>	<b>689.0</b>	<b>758.4</b>	<b>532.8</b>	<b>2,637.2</b>	<b>835.7</b>	<b>917.1</b>	<b>928.8</b>	<b>844.5</b>	<b>3,526.1</b>	<b>902.4</b>	<b>825.1</b>	<b>-10.0%</b>	<b>-8.6%</b>
*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)														
<b>[Hana Bank] Consolidated Income Statements</b>													(Unit : KRW in billion)	
<b>General Operating Income</b>	<b>1,467.7</b>	<b>1,677.7</b>	<b>1,626.6</b>	<b>1,671.9</b>	<b>6,444.0</b>	<b>1,551.9</b>	<b>1,692.2</b>	<b>1,601.9</b>	<b>1,793.4</b>	<b>6,639.3</b>	<b>1,830.6</b>	<b>1,825.0</b>	<b>7.8%</b>	<b>-0.3%</b>
Net Interest Income	1,336.3	1,326.0	1,328.6	1,316.9	5,307.8	1,408.8	1,506.7	1,559.1	1,676.0	6,150.6	1,683.0	1,841.7	22.2%	9.4%
Non-Interest Income	131.5	351.7	298.0	355.0	1,136.2	143.1	185.5	42.8	117.4	488.7	147.6	-16.7	-109.0%	-111.3%
Fee Income	204.4	184.7	167.7	154.6	711.3	183.7	194.0	174.4	168.2	720.2	205.4	196.9	1.5%	-4.1%
Gains on Disposition & Valuation	58.8	311.9	269.1	337.5	977.3	82.3	152.4	30.5	108.9	374.1	118.4	-31.6	-120.7%	-126.7%
Other Operating Income	-131.7	-145.0	-138.7	-137.0	-552.5	-122.9	-160.9	-162.1	-159.7	-605.6	-176.2	-182.1	N/A	N/A
<b>SG&amp;A Expense</b>	<b>726.9</b>	<b>641.0</b>	<b>719.2</b>	<b>886.9</b>	<b>2,973.9</b>	<b>769.7</b>	<b>740.7</b>	<b>705.5</b>	<b>757.3</b>	<b>2,973.1</b>	<b>923.6</b>	<b>733.2</b>	<b>-1.0%</b>	<b>-20.6%</b>
PPOP	740.9	1,036.7	907.4	785.0	3,470.1	782.2	951.6	896.4	1,036.1	3,666.2	907.0	1,091.7	14.7%	20.4%
Credit Loss Provision	20.0	357.1	95.5	69.5	542.1	26.3	35.0	16.3	170.1	247.8	109.1	164.1	368.4%	50.3%
<b>Operating Income</b>	<b>720.9</b>	<b>679.6</b>	<b>811.9</b>	<b>715.5</b>	<b>2,928.0</b>	<b>755.9</b>	<b>916.6</b>	<b>880.0</b>	<b>866.0</b>	<b>3,418.4</b>	<b>797.8</b>	<b>927.7</b>	<b>1.2%</b>	<b>16.3%</b>
Non-Operating income	27.8	24.5	4.2	-238.3	-181.9	14.6	7.8	73.5	-35.9	60.0	67.9	44.2	465.3%	-34.9%
Income before Tax	748.7	704.1	816.1	477.2	2,746.1	770.5	924.4	953.5	830.0	3,478.5	865.8	971.9	5.1%	12.3%
Income Tax	185.3	193.9	222.9	119.7	721.7	192.9	244.4	257.7	207.8	902.7	196.4	262.7	7.5%	33.8%
<b>Net Income</b>	<b>554.6</b>	<b>508.4</b>	<b>591.4</b>	<b>355.7</b>	<b>2,010.1</b>	<b>575.5</b>	<b>677.5</b>	<b>694.0</b>	<b>623.4</b>	<b>2,570.4</b>	<b>667.1</b>	<b>706.5</b>	<b>4.3%</b>	<b>5.9%</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
(Unit : KRW in billion)												
<b>[Group] Consolidated Balance Sheet</b>												
<b>Total Asset</b>	<b>441,124</b>	<b>442,560</b>	<b>445,449</b>	<b>460,947</b>	<b>478,774</b>	<b>484,713</b>	<b>502,465</b>	<b>502,445</b>	<b>530,254</b>	<b>550,508</b>	<b>13.6%</b>	<b>3.8%</b>
Cash and due from banks	29,062	30,372	28,429	27,530	25,833	37,154	35,949	31,407	38,570	41,883	12.7%	8.6%
Financial assets at fair value through profit or loss	36,351	36,524	37,518	43,134	38,903	35,686	37,066	38,718	40,178	47,199	32.3%	17.5%
Financial assets at fair value through other comprehensive income	40,098	40,666	36,091	36,165	34,022	33,253	38,189	39,474	39,617	36,698	10.4%	-7.4%
Financial assets at amortised cost	17,655	17,548	18,186	18,377	21,374	22,750	23,064	23,769	27,636	33,147	45.7%	19.9%
Loans Receivable	288,541	289,913	293,638	308,792	323,581	318,767	327,100	337,349	342,862	347,684	9.1%	1.4%
Loans in Korean Won	231,017	236,260	245,067	251,403	257,190	262,638	269,341	272,786	276,630	282,352	7.5%	2.1%
Loans in foreign currencies	23,752	24,304	24,709	24,226	24,474	24,941	26,902	28,783	30,338	33,677	35.0%	11.0%
Bills Bought	423	155	48	37	10	2	31	187	32	164	9160.4%	406.0%
Credit Card Loans	7,087	7,334	7,722	7,468	7,636	8,201	7,762	8,024	7,838	8,195	-0.1%	4.5%
Derivative assets used for hedging purposes	168	167	152	141	105	103	95	78	37	51	-50.9%	36.8%
Investment in associates and joint ventures	2,532	2,632	2,740	2,731	2,845	2,891	3,131	3,282	3,524	3,799	31.4%	7.8%
Property and equipment	3,495	3,389	3,335	3,305	3,230	3,230	3,512	3,540	3,731	4,416	36.7%	18.4%
Investment property	841	895	897	899	895	876	894	1,056	1,178	876	-0.1%	-25.7%
Intangible Assets	626	711	697	739	721	708	690	748	760	752	6.2%	-1.1%
Other Assets	21,756	19,744	23,767	19,134	27,264	29,293	32,774	23,025	32,162	34,004	16.1%	5.7%
<b>Total Liabilities</b>	<b>412,045</b>	<b>412,112</b>	<b>414,000</b>	<b>429,347</b>	<b>446,769</b>	<b>451,448</b>	<b>468,072</b>	<b>466,946</b>	<b>494,688</b>	<b>513,978</b>	<b>13.9%</b>	<b>3.9%</b>
Financial liabilities at fair value through profit or loss	9,769	6,925	6,438	10,860	7,276	6,020	8,039	6,772	9,431	16,925	181.2%	79.5%
Financial liabilities designated at fair value through profit and loss	9,718	11,107	10,120	9,803	9,019	7,846	7,964	9,105	8,924	9,496	21.0%	6.4%
Deposits	283,058	288,837	286,488	295,510	306,931	310,453	320,405	325,149	334,117	340,308	9.6%	1.9%
Demand Deposits	38,583	40,763	40,624	45,806	48,988	50,059	56,765	54,064	55,534	56,183	12.2%	1.2%
Time Deposits	242,622	245,807	245,130	249,555	255,976	258,897	262,819	264,704	269,906	271,783	5.0%	0.7%
Certificate of Deposits	1,852	2,267	734	149	1,968	1,497	820	6,381	8,678	12,342	724.5%	42.2%
Borrowings	25,231	28,049	28,143	26,494	26,953	30,390	27,663	30,262	30,734	37,168	22.3%	20.9%
Debentures	44,133	42,059	45,504	48,762	49,527	51,547	52,328	54,476	54,551	56,252	9.1%	3.1%
Derivative liabilities used for hedging purposes	17	13	10	35	70	67	87	119	237	410	515.1%	73.0%
Severance and retirement benefits, net	389	415	433	325	276	274	322	198	191	132	-51.7%	-30.7%
Provisions	498	561	504	555	611	574	568	587	612	599	4.4%	-2.0%
Other liabilities	39,233	34,146	36,361	37,003	46,105	44,278	50,698	40,278	55,891	52,687	19.0%	-5.7%
<b>Shareholders' Equity</b>	<b>29,079</b>	<b>30,449</b>	<b>31,449</b>	<b>31,600</b>	<b>32,005</b>	<b>33,264</b>	<b>34,393</b>	<b>35,499</b>	<b>35,566</b>	<b>36,530</b>	<b>9.8%</b>	<b>2.7%</b>
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	1,245	1,664	2,162	2,008	2,008	2,227	2,626	2,626	2,896	3,295	47.9%	13.8%
Capital Surplus	10,582	10,581	10,578	10,580	10,578	10,577	10,577	10,577	10,577	10,576	0.0%	0.0%
Capital Adjustment	-315	-315	-315	-315	-315	-315	-315	-316	-316	-166	N/A	N/A
Cumulative Other Comprehensive Income	-920	-698	-784	-1,002	-977	-928	-909	-994	-1,634	-1,634	N/A	N/A
Retained Earnings	16,143	16,823	17,419	17,942	18,342	19,320	19,993	20,824	21,001	21,646	12.0%	3.1%
Minority Interest	843	892	887	887	869	881	920	1,281	1,292	1,311	48.8%	1.5%
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>441,124</b>	<b>442,560</b>	<b>445,449</b>	<b>460,947</b>	<b>478,774</b>	<b>484,713</b>	<b>502,465</b>	<b>502,445</b>	<b>530,254</b>	<b>550,508</b>	<b>13.6%</b>	<b>3.8%</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Hana Bank] Consolidated Balance Sheet</b>												
	(Unit : KRW in billion)											
<b>Total Asset</b>	<b>383,114</b>	<b>381,591</b>	<b>382,865</b>	<b>396,188</b>	<b>410,685</b>	<b>417,663</b>	<b>431,621</b>	<b>430,194</b>	<b>453,870</b>	<b>469,742</b>	<b>12.5%</b>	<b>3.5%</b>
Cash and dues from banks	24,616	26,403	24,962	24,958	21,911	33,354	31,778	27,694	34,470	36,646	9.9%	6.3%
Financial Assets	66,733	65,505	61,631	65,918	64,759	62,430	68,161	68,689	73,762	81,090	29.9%	9.9%
Loans receivables	269,256	269,268	271,097	284,605	297,521	291,558	300,099	309,178	314,252	319,002	9.4%	1.5%
Investment in associates and JV	2,217	2,347	2,369	2,221	2,343	2,361	2,549	2,631	2,780	2,944	24.7%	5.9%
Property and equipment	1,659	1,536	1,531	1,514	1,492	1,472	1,666	1,442	1,433	1,771	20.3%	23.6%
Investment property	602	628	620	616	600	581	584	791	1,024	661	13.7%	-35.5%
Other assets	18,030	15,905	20,654	16,356	22,059	25,907	26,784	19,769	26,149	27,627	6.6%	5.7%
<b>Total Liabilities</b>	<b>357,707</b>	<b>355,445</b>	<b>356,230</b>	<b>369,376</b>	<b>383,983</b>	<b>390,133</b>	<b>403,782</b>	<b>401,437</b>	<b>425,354</b>	<b>440,669</b>	<b>13.0%</b>	<b>3.6%</b>
Financial liabilities	6,709	4,484	4,034	8,418	4,390	3,485	5,164	4,156	5,677	11,154	220.1%	96.5%
Deposits	280,809	286,295	283,613	291,740	303,297	306,501	316,222	321,125	330,446	336,533	9.8%	1.8%
Borrowings	17,399	18,957	18,337	17,147	17,709	20,098	17,614	17,668	18,374	24,245	20.6%	32.0%
Debentures	22,795	20,816	23,396	24,383	24,597	25,927	26,214	27,700	27,997	28,810	11.1%	2.9%
Other liabilities	29,995	24,893	26,850	27,688	33,990	34,121	38,568	30,788	42,860	39,926	17.0%	-6.8%
<b>Total Shareholders' Equity</b>	<b>25,407</b>	<b>26,146</b>	<b>26,635</b>	<b>26,812</b>	<b>26,702</b>	<b>27,531</b>	<b>27,839</b>	<b>28,756</b>	<b>28,515</b>	<b>29,073</b>	<b>5.6%</b>	<b>2.0%</b>
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	533	533	533	196.8%	0.0%
Capital surplus	9,654	9,654	9,654	9,654	9,654	9,654	9,654	9,654	9,654	9,654	0.0%	0.0%
Capital adjustments	-38	-37	-37	-38	-38	-38	-38	-38	-38	-38	N/A	N/A
Cumulative other comprehensive income	-927	-728	-816	-1,002	-951	-880	-854	-916	-1,166	-1,312	N/A	N/A
Retained earnings	10,955	11,462	12,051	12,414	12,252	13,006	13,270	13,897	13,902	14,596	12.2%	5.0%
Minority interests	223	256	243	244	246	249	267	266	271	281	12.8%	3.6%
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>383,114</b>	<b>381,591</b>	<b>382,865</b>	<b>396,188</b>	<b>410,685</b>	<b>417,663</b>	<b>431,621</b>	<b>430,194</b>	<b>453,870</b>	<b>469,742</b>	<b>12.5%</b>	<b>3.5%</b>

FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q FY2021 3Q FY2021 FY2022 1Q FY2022 2Q

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**NIM & NIS Trend [Cumulative]**

(Unit : %)

<b>NIM *</b>	<b>1.63%</b>	<b>1.63%</b>	<b>1.61%</b>	<b>1.60%</b>	<b>1.61%</b>	<b>1.64%</b>	<b>1.64%</b>	<b>1.66%</b>	<b>1.71%</b>	<b>1.76%</b>
<b>NIS</b>	<b>1.59%</b>	<b>1.59%</b>	<b>1.58%</b>	<b>1.57%</b>	<b>1.59%</b>	<b>1.63%</b>	<b>1.63%</b>	<b>1.64%</b>	<b>1.68%</b>	<b>1.73%</b>

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

**NIM & NIS Volume Table [Cumulative]**

<b>IEA</b>	<b>314,258</b>	<b>318,738</b>	<b>321,077</b>	<b>323,732</b>	<b>336,717</b>	<b>339,890</b>	<b>344,300</b>	<b>349,758</b>	<b>371,247</b>	<b>377,238</b>
IEA in won	273,904	276,741	278,878	281,370	295,347	298,653	301,874	305,612	321,211	324,940
Due from banks in won	1,330	1,284	1,212	1,078	811	810	692	608	522	746
Securities in won	42,876	43,121	43,066	42,489	41,529	41,954	42,591	43,555	49,695	51,535
Loans & Credits receivable in won	229,698	232,337	234,600	237,804	253,007	255,889	258,591	261,449	270,995	272,660
Loan in won	219,574	222,266	224,993	228,122	241,753	244,281	246,784	249,248	257,933	260,037
Corporate loan	101,239	103,313	104,991	106,602	112,528	114,031	115,474	117,009	124,553	126,613
Household loan	114,853	115,506	116,722	118,375	126,448	127,612	128,653	129,366	130,567	130,386
Bills purchased in won	235	376	304	265	179	208	249	315	760	766
Advance to customers in won	9	10	10	10	29	48	55	56	48	47
Factoring	341	316	305	292	284	288	296	297	381	360
Credit Card	7,708	7,573	7,630	7,678	7,615	7,918	7,979	8,023	7,874	8,171
Repurchase agreement	2,940	2,883	2,420	2,471	4,424	4,408	4,470	4,735	5,204	4,464
Allowance for credit loss in won (-)	1,110	1,087	1,063	1,034	1,277	1,261	1,242	1,225	1,204	1,186
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	40,354	41,996	42,200	42,362	41,369	41,237	42,426	44,146	50,036	52,298
<b>IBL</b>	<b>304,851</b>	<b>309,638</b>	<b>311,820</b>	<b>314,411</b>	<b>329,790</b>	<b>333,265</b>	<b>337,421</b>	<b>342,614</b>	<b>363,037</b>	<b>368,038</b>
IBL in won	260,529	263,417	265,364	267,972	282,557	285,599	289,261	293,103	310,393	313,790
Deposits in won	227,989	230,782	232,266	233,853	244,546	247,356	250,416	253,370	267,079	270,023
Deposits in won	225,670	228,611	230,316	232,294	243,150	245,809	249,060	251,486	259,727	260,996
CDs in won	2,319	2,171	1,950	1,559	1,396	1,547	1,356	1,885	7,352	9,027
Borrowings in won	6,920	7,336	7,807	8,139	9,229	9,508	9,741	9,982	11,083	11,477
Borrowings in won	6,882	7,204	7,629	7,984	9,194	9,473	9,705	9,946	11,053	11,440
Repurchase Agreement	0	96	141	118	0	0	0	3	0	9
Bills Sold	37	37	38	37	35	35	35	34	29	27
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	20,865	20,546	20,616	21,324	23,703	23,499	23,781	24,316	26,182	26,092
Others IBL in won	4,755	4,753	4,675	4,655	5,080	5,236	5,322	5,434	6,050	6,198
IBL in foreign currency	44,323	46,221	46,456	46,439	47,232	47,666	48,160	49,511	52,644	54,248

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

FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q FY2021 3Q FY2021 FY2022 1Q FY2022 2Q

**NIM & NIS Interest Cost Ratio Table [Cumulative]**

(Unit : %)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q
<b>IEA</b>	<b>2.99%</b>	<b>2.89%</b>	<b>2.80%</b>	<b>2.72%</b>	<b>2.46%</b>	<b>2.47%</b>	<b>2.46%</b>	<b>2.49%</b>	<b>2.73%</b>	<b>2.85%</b>
IEA in won	3.11%	3.04%	2.96%	2.89%	2.64%	2.64%	2.64%	2.68%	2.96%	3.08%
Due from banks in won	1.15%	0.90%	0.77%	0.72%	0.41%	0.46%	0.47%	0.55%	1.10%	1.45%
Securities in won	1.79%	1.73%	1.67%	1.64%	1.47%	1.47%	1.46%	1.47%	1.56%	1.66%
Loans & Credits receivable in won	3.35%	3.29%	3.20%	3.11%	2.83%	2.84%	2.84%	2.88%	3.22%	3.34%
Loan in won	3.04%	2.96%	2.85%	2.77%	2.51%	2.51%	2.52%	2.56%	2.96%	3.07%
Corporate loan	2.99%	2.87%	2.75%	2.65%	2.38%	2.37%	2.37%	2.43%	2.89%	3.01%
Household loan	3.09%	3.05%	2.96%	2.89%	2.64%	2.64%	2.65%	2.69%	3.02%	3.14%
Bills purchased in won	3.57%	2.83%	2.85%	2.86%	2.86%	2.75%	2.61%	2.47%	2.21%	2.26%
Advance to customers in won	0.13%	0.37%	0.25%	0.25%	8.61%	9.62%	9.81%	9.55%	7.66%	6.34%
Factoring	2.75%	2.59%	2.41%	2.29%	1.79%	1.78%	1.78%	1.86%	2.39%	2.51%
Credit Card	12.67%	13.42%	13.61%	13.69%	13.85%	13.69%	13.54%	13.57%	12.63%	12.64%
Repurchase agreement	1.26%	0.98%	0.88%	0.79%	0.55%	0.54%	0.59%	0.69%	1.38%	1.45%
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	2.16%	1.92%	1.73%	1.59%	1.17%	1.18%	1.15%	1.14%	1.24%	1.43%
<b>IBL</b>	<b>1.40%</b>	<b>1.30%</b>	<b>1.22%</b>	<b>1.15%</b>	<b>0.87%</b>	<b>0.84%</b>	<b>0.83%</b>	<b>0.85%</b>	<b>1.05%</b>	<b>1.12%</b>
IBL in won	1.45%	1.37%	1.30%	1.23%	0.95%	0.92%	0.91%	0.93%	1.17%	1.24%
Deposits in won	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%	0.83%	0.85%	1.11%	1.18%
Deposits in won	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%	0.84%	0.85%	1.08%	1.15%
CDs in won	1.65%	1.58%	1.55%	1.55%	0.78%	0.77%	0.78%	1.18%	1.92%	1.99%
Borrowings in won	1.15%	1.01%	0.90%	0.83%	0.67%	0.68%	0.70%	0.74%	0.95%	1.06%
Borrowings in won	1.15%	1.01%	0.91%	0.84%	0.67%	0.68%	0.70%	0.74%	0.95%	1.06%
Repurchase Agreement	0.00%	0.40%	0.34%	0.36%	0.00%	0.00%	0.00%	0.40%	0.86%	1.22%
Bills Sold	1.25%	1.18%	1.01%	0.92%	0.64%	0.66%	0.66%	0.68%	0.99%	1.11%
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	2.40%	2.38%	2.33%	2.25%	1.95%	1.93%	1.91%	1.88%	1.86%	1.91%
Others IBL in won	1.15%	0.86%	0.71%	0.63%	0.46%	0.43%	0.52%	0.60%	1.21%	1.36%
IBL in foreign currency	1.12%	0.92%	0.78%	0.69%	0.38%	0.37%	0.36%	0.34%	0.34%	0.48%

FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q FY2021 3Q FY2021 FY2022 1Q FY2022 2Q

**NIM & NIS Trend [Quarterly]**

<b>NIM *</b>	<b>1.63%</b>	<b>1.63%</b>	<b>1.59%</b>	<b>1.55%</b>	<b>1.61%</b>	<b>1.67%</b>	<b>1.64%</b>	<b>1.71%</b>	<b>1.71%</b>	<b>1.80%</b>
<b>NIS</b>	<b>1.59%</b>	<b>1.59%</b>	<b>1.56%</b>	<b>1.52%</b>	<b>1.59%</b>	<b>1.65%</b>	<b>1.62%</b>	<b>1.69%</b>	<b>1.68%</b>	<b>1.77%</b>

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



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NIM & NIS Trend [Cumulative]

(Unit : %)

<b>NIM</b>	<b>1.39%</b>	<b>1.38%</b>	<b>1.36%</b>	<b>1.34%</b>	<b>1.36%</b>	<b>1.38%</b>	<b>1.39%</b>	<b>1.41%</b>	<b>1.50%</b>	<b>1.55%</b>
<b>NIS</b>	<b>1.35%</b>	<b>1.35%</b>	<b>1.33%</b>	<b>1.31%</b>	<b>1.34%</b>	<b>1.38%</b>	<b>1.38%</b>	<b>1.39%</b>	<b>1.49%</b>	<b>1.53%</b>

NIM & NIS Volume Table [Cumulative]

<b>IEA</b>	<b>306,555</b>	<b>311,188</b>	<b>313,471</b>	<b>316,091</b>	<b>329,141</b>	<b>331,937</b>	<b>336,214</b>	<b>341,566</b>	<b>362,755</b>	<b>368,354</b>
IEA in won	266,201	269,191	271,271	273,729	287,772	290,700	293,788	297,420	312,719	316,055
Due from banks in won	1,045	1,019	950	835	627	604	472	382	128	341
Securities in won	42,876	43,121	43,066	42,489	41,529	41,954	42,591	43,555	49,695	51,535
Loans & Credits receivable in won	222,279	225,052	227,256	230,406	245,615	248,142	250,725	253,483	262,896	264,180
Loan in won	219,574	222,266	224,993	228,122	241,753	244,281	246,784	249,248	257,933	260,037
Corporate loan	101,239	103,313	104,991	106,602	112,528	114,031	115,474	117,009	124,553	126,613
Household loan	114,853	115,506	116,722	118,375	126,448	127,612	128,653	129,366	130,567	130,386
Bills purchased in won	235	376	304	265	155	150	143	158	335	261
Advance to customers in won	9	10	10	10	10	11	9	9	6	5
Factoring	341	316	305	292	284	288	296	297	381	360
Credit Card	0	0	0	0	0	0	0	0	0	0
Repurchase agreement	2,940	2,883	2,420	2,471	4,424	4,408	4,470	4,735	5,204	4,464
Allowance for credit loss in won (-)	820	799	777	754	1,012	995	977	964	963	947
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	40,354	41,996	42,200	42,362	41,369	41,237	42,426	44,146	50,036	52,298
<b>IBL</b>	<b>299,108</b>	<b>303,920</b>	<b>306,103</b>	<b>308,714</b>	<b>324,181</b>	<b>327,431</b>	<b>331,478</b>	<b>336,548</b>	<b>356,517</b>	<b>361,312</b>
IBL in won	254,785	257,699	259,648	262,275	276,949	279,765	283,318	287,037	303,873	307,064
Deposits in won	227,989	230,782	232,266	233,853	244,546	247,356	250,416	253,370	267,079	270,023
Deposits in won	225,670	228,611	230,316	232,294	243,150	245,809	249,060	251,486	259,727	260,996
CDs in won	2,319	2,171	1,950	1,559	1,396	1,547	1,356	1,885	7,352	9,027
Borrowings in won	5,912	6,337	6,746	7,052	8,138	8,260	8,396	8,471	8,867	9,091
Borrowings in won	5,874	6,205	6,568	6,897	8,103	8,225	8,360	8,434	8,838	9,055
Repurchase Agreement	0	96	141	118	0	0	0	3	0	9
Bills Sold	37	37	38	37	35	35	35	34	29	27
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	16,130	15,827	15,960	16,714	19,185	18,913	19,184	19,762	21,877	21,751
Others IBL in won	4,755	4,753	4,675	4,655	5,080	5,236	5,322	5,434	6,050	6,198
IBL in foreign currency	44,323	46,221	46,456	46,439	47,232	47,666	48,160	49,511	52,644	54,248

**NIM & NIS Interest Cost Ratio Table [Cumulative]**

(Unit : %)

IEA	2.74%	2.64%	2.53%	2.45%	2.19%	2.20%	2.19%	2.22%	2.52%	2.64%
IEA in won	2.83%	2.75%	2.66%	2.58%	2.34%	2.34%	2.34%	2.39%	2.72%	2.83%
Due from banks in won	1.28%	0.98%	0.84%	0.78%	0.46%	0.45%	0.45%	0.47%	0.98%	1.54%
Securities in won	1.79%	1.73%	1.67%	1.64%	1.47%	1.47%	1.46%	1.47%	1.56%	1.66%
Loans & Credits receivable in won	3.03%	2.94%	2.84%	2.75%	2.48%	2.48%	2.49%	2.53%	2.93%	3.06%
Loan in won	3.04%	2.96%	2.85%	2.77%	2.51%	2.51%	2.52%	2.56%	2.96%	3.07%
Corporate loan	2.99%	2.87%	2.75%	2.65%	2.38%	2.37%	2.37%	2.43%	2.89%	3.01%
Household loan	3.09%	3.05%	2.96%	2.89%	2.64%	2.64%	2.65%	2.69%	3.02%	3.14%
Bills purchased in won	3.57%	2.83%	2.85%	2.86%	2.96%	2.97%	2.99%	2.94%	2.58%	2.82%
Advance to customers in won	0.13%	0.37%	0.25%	0.25%	0.00%	0.47%	0.37%	0.33%	3.32%	2.17%
Factoring	2.75%	2.59%	2.41%	2.29%	1.79%	1.78%	1.78%	1.86%	2.39%	2.51%
Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Repurchase agreement	1.26%	0.98%	0.88%	0.79%	0.55%	0.54%	0.59%	0.69%	1.38%	1.45%
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	2.16%	1.92%	1.73%	1.59%	1.17%	1.18%	1.15%	1.14%	1.24%	1.43%
<b>IBL</b>	<b>1.39%</b>	<b>1.29%</b>	<b>1.20%</b>	<b>1.14%</b>	<b>0.85%</b>	<b>0.82%</b>	<b>0.81%</b>	<b>0.83%</b>	<b>1.03%</b>	<b>1.11%</b>
IBL in won	1.43%	1.35%	1.28%	1.21%	0.93%	0.90%	0.89%	0.91%	1.15%	1.22%
Deposits in won	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%	0.83%	0.85%	1.11%	1.18%
Deposits in won	1.38%	1.30%	1.23%	1.17%	0.87%	0.85%	0.84%	0.85%	1.08%	1.15%
CDs in won	1.65%	1.58%	1.55%	1.55%	0.78%	0.77%	0.78%	1.18%	1.92%	1.99%
Borrowings in won	1.03%	0.89%	0.79%	0.72%	0.56%	0.57%	0.58%	0.60%	0.73%	0.83%
Borrowings in won	1.02%	0.90%	0.80%	0.73%	0.56%	0.57%	0.58%	0.60%	0.73%	0.83%
Repurchase Agreement	0.00%	0.40%	0.34%	0.36%	0.00%	0.00%	0.00%	0.40%	0.86%	1.22%
Bills Sold	1.25%	1.18%	1.01%	0.92%	0.64%	0.66%	0.66%	0.68%	0.99%	1.11%
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	2.41%	2.39%	2.33%	2.23%	1.90%	1.89%	1.88%	1.85%	1.84%	1.89%
Others IBL in won	1.15%	0.86%	0.71%	0.63%	0.46%	0.43%	0.52%	0.60%	1.21%	1.36%
IBL in foreign currency	1.12%	0.92%	0.78%	0.69%	0.38%	0.37%	0.36%	0.34%	0.34%	0.48%

**NIM & NIS Trend [Quarterly]**

<b>NIM</b>	<b>1.39%</b>	<b>1.37%</b>	<b>1.33%</b>	<b>1.28%</b>	<b>1.36%</b>	<b>1.41%</b>	<b>1.40%</b>	<b>1.47%</b>	<b>1.50%</b>	<b>1.59%</b>
<b>NIS</b>	<b>1.35%</b>	<b>1.34%</b>	<b>1.30%</b>	<b>1.26%</b>	<b>1.34%</b>	<b>1.40%</b>	<b>1.39%</b>	<b>1.46%</b>	<b>1.49%</b>	<b>1.57%</b>

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**[Group] Non-Interest Income Breakdown** (Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Fee Income</b>	<b>367.7</b>	<b>400.3</b>	<b>450.4</b>	<b>411.7</b>	<b>1,630.1</b>	<b>468.7</b>	<b>496.1</b>	<b>477.0</b>	<b>421.6</b>	<b>1,863.4</b>	<b>453.5</b>	<b>486.9</b>	<b>-1.8%</b>	<b>7.4%</b>
Credit Card Fee	21.5	45.1	48.1	54.5	169.3	58.6	75.4	62.6	66.9	263.5	53.6	82.0	8.7%	52.9%
Banking Fee	137.3	136.3	116.6	100.3	490.5	128.2	132.7	115.2	107.7	483.9	152.2	147.0	10.8%	-3.4%
Asset Mgmt Fee	158.4	159.5	184.6	191.1	693.5	211.0	191.3	193.0	182.7	778.0	170.9	163.0	-14.8%	-4.6%
Trust Fee	72.6	61.3	69.5	71.7	275.1	70.9	77.0	82.9	75.7	306.5	76.7	82.7	7.4%	7.8%
M&A Advisory Fee	41.9	41.9	89.9	85.9	259.6	42.6	54.5	78.4	66.6	242.1	61.1	61.4	12.7%	0.6%
Other Fee Income	8.6	17.6	11.2	-20.1	17.3	28.2	42.2	27.7	-2.3	95.9	15.7	33.6	-20.5%	113.4%
<b>Gains on Disposition &amp; Valuation</b>	<b>74.1</b>	<b>348.2</b>	<b>243.3</b>	<b>506.2</b>	<b>1,171.8</b>	<b>105.0</b>	<b>231.8</b>	<b>31.0</b>	<b>137.0</b>	<b>504.7</b>	<b>203.1</b>	<b>-162.7</b>	<b>-170.2%</b>	<b>-180.1%</b>
<b>Other General Operating income</b>	<b>-128.5</b>	<b>-117.9</b>	<b>-114.0</b>	<b>-238.8</b>	<b>-599.2</b>	<b>-100.8</b>	<b>-168.9</b>	<b>-169.5</b>	<b>-151.9</b>	<b>-591.2</b>	<b>-147.1</b>	<b>-147.3</b>	<b>N/A</b>	<b>N/A</b>
Loan Sales	30.1	9.4	22.1	8.6	70.2	41.6	17.8	7.2	10.2	76.8	23.5	16.8	-5.6%	-28.7%
Dividend Income	82.6	74.2	62.3	86.5	305.6	86.3	75.5	85.0	115.0	361.8	96.6	79.2	5.0%	-17.9%

**[Hana Bank] Non-Interest Income Breakdown**

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Fee Income</b>	<b>204.4</b>	<b>184.7</b>	<b>167.7</b>	<b>154.6</b>	<b>711.3</b>	<b>183.7</b>	<b>194.0</b>	<b>174.4</b>	<b>168.2</b>	<b>720.2</b>	<b>205.4</b>	<b>196.9</b>	<b>1.5%</b>	<b>-4.1%</b>
Credit Card Fee	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.1	51.7%	41.8%
Banking Fee	132.5	129.3	103.9	85.3	450.9	109.1	117.1	99.6	94.8	420.7	132.8	124.8	6.5%	-6.1%
Asset Mgmt Fee	71.8	55.4	63.8	69.2	260.3	74.6	76.8	74.8	73.6	299.9	72.8	72.4	-5.8%	-0.6%
Trust Fee	41.5	26.1	32.0	37.6	137.1	40.5	42.9	41.6	43.2	168.2	44.8	46.2	7.7%	3.1%
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	-0.2	-0.3	-0.5	-0.3	-0.3	N/A	N/A
<b>Gains on Disposition &amp; Valuation</b>	<b>58.8</b>	<b>311.9</b>	<b>269.1</b>	<b>337.5</b>	<b>977.3</b>	<b>82.3</b>	<b>152.4</b>	<b>30.5</b>	<b>108.9</b>	<b>374.1</b>	<b>118.4</b>	<b>-31.6</b>	<b>-120.7%</b>	<b>-126.7%</b>
<b>Other General Operating income</b>	<b>-131.7</b>	<b>-145.0</b>	<b>-138.7</b>	<b>-137.0</b>	<b>-552.5</b>	<b>-122.9</b>	<b>-160.9</b>	<b>-162.1</b>	<b>-159.7</b>	<b>-605.6</b>	<b>-176.2</b>	<b>-182.1</b>	<b>N/A</b>	<b>N/A</b>
Loan Sales	12.6	4.3	7.5	0.9	25.3	20.0	13.9	5.3	4.8	43.9	2.7	7.0	-49.8%	155.5%
Dividend Income	17.2	15.7	7.4	27.4	67.7	27.4	20.2	32.4	47.9	127.9	25.8	14.4	-28.4%	-44.0%

**[Hana Bank] Bancassurance** (Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Initial Premium</b>	<b>171</b>	<b>180</b>	<b>235</b>	<b>158</b>	<b>744</b>	<b>225</b>	<b>315</b>	<b>246</b>	<b>182</b>	<b>968</b>	<b>199</b>	<b>187</b>	<b>-40.4%</b>	<b>-5.9%</b>
Lump sum	161	172	226	150	709	215	306	240	178	938	194	179	-41.4%	-7.9%
Monthly installment	9	9	9	8	35	9	9	7	4	29	5	8	-6.5%	73.2%
# of Sales Transaction	24,212	24,406	33,325	37,128	119,071	26,632	27,419	17,701	13,917	85,669	11,905	13,624	-50.3%	14.4%
<b>Fee Income</b>	<b>12</b>	<b>11</b>	<b>12</b>	<b>11</b>	<b>46</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>10</b>	<b>45</b>	<b>10</b>	<b>9</b>	<b>-23.9%</b>	<b>-7.0%</b>

**Fund Sales** (Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total</b>	<b>15,746</b>	<b>15,713</b>	<b>15,681</b>	<b>15,330</b>	<b>62,470</b>	<b>16,063</b>	<b>16,983</b>	<b>16,833</b>	<b>16,487</b>	<b>66,366</b>	<b>16,189</b>	<b>15,755</b>	<b>-7.2%</b>	<b>-2.7%</b>
Equity	3,301	3,195	2,952	3,184	12,632	3,656	3,887	3,987	4,127	15,656	4,305	4,369	12.4%	1.5%
Balanced: Equity > 50%	906	906	883	885	3,580	961	994	1,051	1,095	4,101	1,151	1,147	15.4%	-0.3%
Fixed Income	3,106	2,778	2,728	2,444	11,057	2,448	2,343	1,972	1,814	8,577	1,577	1,539	-34.3%	-2.4%
Balanced: Fixed Income > 50%	794	765	868	920	3,346	1,173	1,513	1,581	1,465	5,732	1,339	1,251	-17.3%	-6.5%
MMF	4,418	4,753	4,948	4,847	18,966	4,804	5,005	4,874	4,529	19,213	4,296	3,885	-22.4%	-9.6%
Fund of Funds	974	973	862	905	3,714	1,025	1,200	1,259	1,310	4,794	1,343	1,401	16.7%	4.3%
Derivative	1,069	1,183	1,305	968	4,524	825	749	739	716	3,029	740	756	0.9%	2.1%
Real Estates	522	520	513	502	2,056	381	380	331	319	1,410	301	271	-28.6%	-9.8%
Others	554	538	518	499	2,109	536	603	739	827	2,705	854	849	40.8%	-0.7%
Foreign Funds	104	102	105	175	486	254	308	301	286	1,148	281	286	-7.0%	1.7%
Fee Income	19	18	19	21	77	23	23	22	20	88	18	17	-25.5%	-6.0%

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>[Group] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)														
<b>SG&amp;A Expense</b>	<b>928</b>	<b>848</b>	<b>966</b>	<b>1,175</b>	<b>3,918</b>	<b>1,020</b>	<b>995</b>	<b>989</b>	<b>1,047</b>	<b>4,050</b>	<b>1,255</b>	<b>956</b>	<b>-3.9%</b>	<b>-23.8%</b>
Salaries & Employee Benefits	506	399	509	521	1,935	599	554	557	560	2,268	593	480	-13.2%	-18.9%
Administrative Expense	197	212	221	244	875	204	216	208	259	887	252	250	15.5%	-0.8%
Depreciation & Taxes	170	187	176	179	712	168	177	168	166	679	179	177	0.4%	-1.1%
Severance & Retirement Benefits	54	51	60	231	396	50	48	55	62	215	231	48	0.3%	-79.2%
<b>SG&amp;A Expense Breakdown (%)</b> (Unit : %)														
Salaries & Employee Benefits	54.5%	47.1%	52.7%	44.3%	49.4%	58.7%	55.7%	56.3%	53.5%	56.0%	47.2%	50.3%	-5.40%p	3.03%p
Administrative Expense	21.3%	24.9%	22.9%	20.8%	22.3%	20.0%	21.8%	21.0%	24.8%	21.9%	20.1%	26.2%	4.39%p	6.07%p
Depreciation & Taxes	18.3%	22.0%	18.2%	15.2%	18.2%	16.5%	17.8%	17.0%	15.9%	16.8%	14.3%	18.6%	0.80%p	4.27%p
Severance & Retirement Benefits	5.9%	6.0%	6.2%	19.7%	10.1%	4.9%	4.8%	5.6%	5.9%	5.3%	18.4%	5.0%	0.21%p	-13.37%p
<b>C/I Ratio</b> (Unit : %)														
<b>C/I Ratio (Quarterly)</b>	<b>48.8%</b>	<b>38.2%</b>	<b>43.8%</b>	<b>50.7%</b>	<b>45.3%</b>	<b>46.5%</b>	<b>41.7%</b>	<b>44.5%</b>	<b>43.4%</b>	<b>45.3%</b>	<b>49.7%</b>	<b>40.7%</b>	<b>-1.00%p</b>	<b>-8.99%p</b>
<b>C/I Ratio (Cumulative)</b>	<b>48.8%</b>	<b>43.1%</b>	<b>43.4%</b>	<b>45.3%</b>	<b>45.3%</b>	<b>46.5%</b>	<b>44.0%</b>	<b>44.2%</b>	<b>44.0%</b>	<b>44.0%</b>	<b>49.7%</b>	<b>45.3%</b>	<b>1.37%p</b>	<b>-4.33%p</b>
<b>[Hana Bank] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)														
<b>SG&amp;A Expense</b>	<b>726.9</b>	<b>641.0</b>	<b>719.2</b>	<b>886.9</b>	<b>2,973.9</b>	<b>769.7</b>	<b>740.7</b>	<b>705.5</b>	<b>757.3</b>	<b>2,973.1</b>	<b>923.6</b>	<b>733.2</b>	<b>-1.0%</b>	<b>-20.6%</b>
Salaries & Employee Benefits	386.6	277.1	357.4	348.1	1,369.3	443.4	408.6	381.5	384.8	1,618.2	396.5	365.0	-10.7%	-7.9%
Administrative Expense	165.0	173.2	178.1	188.0	704.3	161.9	159.7	159.0	206.4	687.1	198.6	190.3	19.2%	-4.2%
Depreciation & Taxes	129.1	148.6	133.6	136.9	548.1	123.9	134.2	122.5	126.4	507.1	124.5	139.4	3.9%	12.0%
Severance & Retirement Benefits	46.1	42.1	50.1	213.9	352.2	40.5	38.2	42.5	39.6	160.7	204.1	38.4	0.5%	-81.2%
<b>SG&amp;A Expense Breakdown (%)</b> (Unit : %)														
Salaries & Employee Benefits	53.2%	43.2%	49.7%	39.3%	46.0%	57.6%	55.2%	54.1%	50.8%	54.4%	42.9%	49.8%	-5.38%p	6.86%p
Administrative Expense	22.7%	27.0%	24.8%	21.2%	23.7%	21.0%	21.6%	22.5%	27.3%	23.1%	21.5%	26.0%	4.39%p	4.46%p
Depreciation & Taxes	17.8%	23.2%	18.6%	15.4%	18.4%	16.1%	18.1%	17.4%	16.7%	17.1%	13.5%	19.0%	0.90%p	5.54%p
Severance & Retirement Benefits	6.3%	6.6%	7.0%	24.1%	11.8%	5.3%	5.2%	6.0%	5.2%	5.4%	22.1%	5.2%	0.08%p	-16.86%p
<b>C/I Ratio</b> (Unit : %)														
<b>C/I Ratio (Quarterly)</b>	<b>49.5%</b>	<b>38.2%</b>	<b>44.2%</b>	<b>53.0%</b>	<b>46.1%</b>	<b>49.6%</b>	<b>43.8%</b>	<b>44.0%</b>	<b>42.2%</b>	<b>46.1%</b>	<b>50.5%</b>	<b>40.2%</b>	<b>-3.59%p</b>	<b>-10.28%p</b>
<b>C/I Ratio (Cumulative)</b>	<b>49.5%</b>	<b>43.5%</b>	<b>43.7%</b>	<b>46.1%</b>	<b>46.1%</b>	<b>49.6%</b>	<b>46.6%</b>	<b>45.7%</b>	<b>44.8%</b>	<b>44.8%</b>	<b>50.5%</b>	<b>45.3%</b>	<b>-1.23%p</b>	<b>-5.13%p</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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**[Hana Bank] Loan Breakdown** (Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total Loan</b>	<b>269,256</b>	<b>269,268</b>	<b>271,097</b>	<b>284,605</b>	<b>297,521</b>	<b>291,558</b>	<b>300,099</b>	<b>309,178</b>	<b>314,252</b>	<b>319,002</b>	<b>9.4%</b>	<b>1.5%</b>
Loan Loss Allowance & Others	-680	-883	-877	-932	-906	-917	-893	-1,055	-1,106	-1,275	N/A	N/A
Loans	246,033	251,033	259,167	263,387	268,513	273,676	281,428	285,450	290,202	298,815	9.2%	3.0%
Bills Bought	423	155	48	37	10	2	31	187	32	164	9160.4%	406.0%
Foreign Bills Bought	5,449	6,088	6,288	5,937	6,055	5,379	5,513	5,799	7,112	6,870	27.7%	-3.4%
Domestic Import Usance	3,834	3,671	3,198	2,756	3,478	3,982	4,223	4,189	4,449	5,412	35.9%	21.7%
Advance for Customers	36	36	37	10	10	11	13	12	9	9	-15.0%	7.4%
Factoring Receivables	473	443	471	344	492	445	404	601	564	572	28.5%	1.4%
RPs	11,228	6,106	1,006	11,161	18,293	7,043	6,535	11,381	9,891	5,434	-22.9%	-45.1%
Call Loans	1,495	1,618	764	947	598	858	1,587	1,289	1,761	1,676	95.4%	-4.8%
Debentures	964	1,001	995	958	978	1,079	1,254	1,302	1,313	1,292	19.7%	-1.6%

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

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total KRW Loan</b>	<b>222,666</b>	<b>226,772</b>	<b>234,513</b>	<b>239,188</b>	<b>244,177</b>	<b>248,795</b>	<b>254,352</b>	<b>256,711</b>	<b>259,701</b>	<b>264,889</b>	<b>6.5%</b>	<b>2.0%</b>
Household	115,815	117,121	121,583	125,351	127,582	129,672	131,857	130,319	130,455	129,859	0.1%	-0.5%
Secured	98,394	99,335	102,480	105,078	107,105	108,585	110,141	108,781	109,822	109,558	0.9%	-0.2%
(Mortgage)	84,034	85,472	88,709	91,363	93,527	94,636	96,263	95,033	96,481	96,518	2.0%	0.0%
Unsecured	17,420	17,786	19,103	20,273	20,476	21,087	21,717	21,538	20,632	20,301	-3.7%	-1.6%
Corporate	106,852	109,651	112,931	113,836	116,596	119,123	122,495	126,392	129,247	135,029	13.4%	4.5%
Large Corp.	15,587	15,438	15,250	14,016	14,336	13,630	14,160	14,277	14,484	15,688	15.1%	8.3%
SME	89,429	92,211	95,762	97,963	100,451	103,788	106,539	109,646	112,989	116,433	12.2%	3.0%
(SOHO)	45,400	46,948	48,754	50,444	52,082	53,255	54,945	56,164	57,258	58,109	9.1%	1.5%
Other	1,836	2,003	1,919	1,857	1,808	1,705	1,796	2,469	1,774	2,908	70.5%	63.9%

**Deposits (Bank Acc. Ending Balance)**

(Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total Deposits</b>	<b>267,380</b>	<b>272,673</b>	<b>269,689</b>	<b>277,937</b>	<b>289,665</b>	<b>292,560</b>	<b>301,736</b>	<b>306,835</b>	<b>314,798</b>	<b>320,223</b>	<b>9.5%</b>	<b>1.7%</b>
Low Cost Deposits	93,984	101,830	104,306	108,431	120,520	120,692	122,431	124,310	130,411	126,765	5.0%	-2.8%
Core Deposit	63,103	69,691	71,360	75,020	81,475	84,645	86,675	88,801	92,351	91,659	8.3%	-0.7%
MMDA	30,881	32,139	32,945	33,412	39,045	36,047	35,756	35,509	38,060	35,106	-2.6%	-7.8%
Time Deposits	134,080	130,273	126,585	126,965	127,785	130,338	133,386	131,822	133,157	136,609	4.8%	2.6%
Installment Deposits	7,059	7,641	8,590	9,533	5,912	5,818	5,883	5,779	5,641	5,805	-0.2%	2.9%
Marketable Deposits	1,888	2,304	769	182	1,996	1,532	848	6,407	8,702	12,367	707.5%	42.1%
Deposits in FC	30,369	30,624	29,439	32,824	33,451	34,181	39,188	38,519	36,887	38,676	13.2%	4.9%

(Unit : %)

<b>Low Cost Deposits</b>	<b>35.1%</b>	<b>37.3%</b>	<b>38.7%</b>	<b>39.0%</b>	<b>41.6%</b>	<b>41.3%</b>	<b>40.6%</b>	<b>40.5%</b>	<b>41.4%</b>	<b>39.6%</b>	<b>-1.67%p</b>	<b>-1.84%p</b>
Core Deposit	23.6%	25.6%	26.5%	27.0%	28.1%	28.9%	28.7%	28.9%	29.3%	28.6%	-0.31%p	-0.71%p

**Deposits (Bank Acc. Average Balance)**

(Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total Deposits</b>	<b>261,090</b>	<b>268,081</b>	<b>268,944</b>	<b>275,947</b>	<b>284,609</b>	<b>287,953</b>	<b>297,941</b>	<b>304,866</b>	<b>311,439</b>	<b>317,628</b>	<b>10.3%</b>	<b>2.0%</b>
Low Cost Deposits	91,069	95,643	100,184	106,166	113,680	116,788	119,245	122,445	126,558	124,321	6.5%	-1.8%
Core Deposit	61,913	66,371	69,267	72,170	78,629	81,592	85,268	85,565	89,127	90,302	10.7%	1.3%
MMDA	29,155	29,273	30,917	33,996	35,051	35,195	33,977	36,880	37,430	34,019	-3.3%	-9.1%
Time Deposits	132,422	131,503	127,821	128,014	129,215	130,461	135,782	130,953	132,417	136,791	4.9%	3.3%
Installment Deposits	7,181	7,597	8,497	9,508	5,996	5,823	5,870	5,822	5,640	5,812	-0.2%	3.0%
Marketable Deposits	2,021	2,673	1,000	227	2,000	1,469	964	6,141	8,165	11,613	690.4%	42.2%
Deposits in FC	28,397	30,664	31,442	32,032	33,718	33,412	36,080	39,505	38,658	39,092	17.0%	1.1%

(Unit : %)

<b>Low Cost Deposits</b>	<b>34.9%</b>	<b>35.7%</b>	<b>37.3%</b>	<b>38.5%</b>	<b>39.9%</b>	<b>40.6%</b>	<b>40.0%</b>	<b>40.2%</b>	<b>40.6%</b>	<b>39.1%</b>	<b>-1.42%p</b>	<b>-1.50%p</b>
Core Deposit	23.7%	24.8%	25.8%	26.2%	27.6%	28.3%	28.6%	28.1%	28.6%	28.4%	0.09%p	-0.19%p

**KRW Loan to Deposit Ratio**

[monthly average basis]

(Unit : %)

<b>Excluding CD*</b>	<b>96.8%</b>	<b>97.5%</b>	<b>100.5%</b>	<b>100.2%</b>	<b>98.8%</b>	<b>99.4%</b>	<b>98.6%</b>	<b>99.2%</b>	<b>98.1%</b>	<b>98.6%</b>	<b>-0.78%p</b>	<b>0.51%p</b>
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\* excluding policy loan

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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	(Unit : KRW in billion, %)											
<b>Asset Quality</b>												
<b>Total Credit*</b>	<b>295,079</b>	<b>301,496</b>	<b>311,066</b>	<b>314,339</b>	<b>322,169</b>	<b>333,318</b>	<b>341,638</b>	<b>344,780</b>	<b>354,600</b>	<b>367,062</b>	<b>10.1%</b>	<b>3.5%</b>
Normal	290,993	297,584	307,006	310,495	318,637	329,706	337,985	340,975	350,699	363,018	10.1%	3.5%
Precautionary	2,687	2,559	2,772	2,582	2,248	2,410	2,514	2,693	2,633	2,693	11.8%	2.3%
Substandard	755	689	601	622	649	613	601	576	721	669	9.1%	-7.3%
Doubtful	397	405	423	391	399	364	324	320	312	407	11.7%	30.7%
Estimated Loss	247	260	264	249	237	224	213	216	235	275	22.6%	17.1%
NPL	1,399	1,354	1,288	1,262	1,284	1,201	1,138	1,113	1,267	1,351	12.4%	6.6%
NPL ratio	0.47%	0.45%	0.41%	0.40%	0.40%	0.36%	0.33%	0.32%	0.36%	0.37%	0.01%p	0.01%p
Precautionary & below	4,087	3,912	4,060	3,844	3,532	3,611	3,653	3,805	3,900	4,044	12.0%	3.7%
Precautionary & below ratio	1.38%	1.30%	1.31%	1.22%	1.10%	1.08%	1.07%	1.10%	1.10%	1.10%	0.02%p	0.00%p
<b>Loan Loss Allowance**</b>	<b>3,647</b>	<b>3,794</b>	<b>3,876</b>	<b>3,940</b>	<b>3,974</b>	<b>4,071</b>	<b>4,135</b>	<b>4,409</b>	<b>4,513</b>	<b>4,702</b>	<b>15.5%</b>	<b>4.2%</b>
Loan Loss Reserves	1,505	1,717	1,728	1,815	1,799	1,817	1,794	1,972	2,034	2,224	22.4%	9.4%
Credit Loss Reserves	2,143	2,078	2,148	2,125	2,175	2,253	2,341	2,437	2,479	2,478	10.0%	0.0%
* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)												
** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves												
	(Unit : %)											
<b>Coverage Ratio*</b>												
NPL coverage	107.51%	126.83%	134.17%	143.78%	140.09%	151.25%	157.61%	177.26%	160.44%	164.66%	13.41%p	4.22%p
Precautionary & below	36.81%	43.88%	42.55%	47.21%	50.92%	50.32%	49.12%	51.82%	52.14%	55.00%	4.68%p	2.86%p
* Coverage ratios include only loan loss reserves												

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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	(Unit : KRW in billion, %)											
<b>Asset Quality</b>												
<b>Total Credit*</b>	<b>256,649</b>	<b>260,670</b>	<b>268,152</b>	<b>270,712</b>	<b>276,671</b>	<b>282,318</b>	<b>289,704</b>	<b>295,026</b>	<b>300,760</b>	<b>309,890</b>	<b>9.8%</b>	<b>3.0%</b>
Normal	254,157	258,225	265,701	268,237	274,295	279,945	287,296	292,649	298,375	307,503	9.8%	3.1%
Precautionary	1,532	1,528	1,531	1,553	1,444	1,523	1,627	1,620	1,670	1,638	7.6%	-1.9%
Substandard	604	556	516	552	567	525	490	470	437	438	-16.7%	0.2%
Doubtful	252	262	275	235	236	196	180	179	157	155	-21.0%	-1.3%
Estimated Loss	106	100	129	135	129	129	111	108	122	156	21.4%	28.0%
NPL	961	917	920	922	932	850	781	757	715	748	-11.9%	4.6%
NPL ratio	0.37%	0.35%	0.34%	0.34%	0.34%	0.30%	0.27%	0.26%	0.24%	0.24%	-0.06%p	0.00%p
Precautionary & below	2,493	2,445	2,451	2,475	2,376	2,373	2,408	2,377	2,385	2,387	0.6%	0.1%
Precautionary & below ratio	0.97%	0.94%	0.91%	0.91%	0.86%	0.84%	0.83%	0.81%	0.79%	0.77%	-0.07%p	-0.02%p
<b>Loan Loss Allowance**</b>	<b>2,880</b>	<b>3,020</b>	<b>3,118</b>	<b>3,179</b>	<b>3,180</b>	<b>3,245</b>	<b>3,278</b>	<b>3,501</b>	<b>3,562</b>	<b>3,687</b>	<b>13.6%</b>	<b>3.5%</b>
Loan Loss Reserves	914	1,108	1,148	1,200	1,164	1,163	1,113	1,241	1,281	1,410	21.3%	10.1%
Credit Loss Reserves	1,965	1,911	1,970	1,979	2,016	2,082	2,165	2,260	2,280	2,277	9.4%	-0.1%
* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)												
** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves												
	(Unit : %)											
<b>Coverage Ratio*</b>												
NPL coverage	95.15%	120.86%	124.79%	130.10%	124.99%	136.86%	142.48%	163.94%	179.18%	188.45%	51.58%p	9.26%p
Precautionary & below	36.69%	45.34%	46.82%	48.46%	49.01%	49.01%	46.21%	52.22%	53.72%	59.09%	10.08%p	5.37%p
* Coverage ratios include only loan loss reserves												



**Asset Quality by Sector**

**Corporate**

(Unit : KRW in billion, %)

Total Credit*	140,519	143,255	146,272	145,072	148,805	152,387	157,576	164,440	170,057	179,789	18.0%	5.7%
Normal	138,528	141,279	144,298	143,049	146,867	150,482	155,645	162,522	168,165	177,910	18.2%	5.8%
Precautionary	1,275	1,312	1,301	1,355	1,240	1,288	1,399	1,419	1,449	1,420	10.3%	-2.0%
Substandard	434	378	348	377	401	363	319	300	254	259	-28.7%	1.8%
Doubtful	200	211	223	184	193	156	134	125	105	90	-42.0%	-14.1%
Estimated Loss	83	76	102	107	103	99	79	74	83	109	10.0%	31.1%
NPL	716	665	673	668	697	618	532	499	443	458	-25.9%	3.5%
NPL ratio	0.51%	0.46%	0.46%	0.46%	0.47%	0.41%	0.34%	0.30%	0.26%	0.25%	-0.16%p	-0.01%p
Precautionary & below	1,991	1,977	1,973	2,022	1,937	1,906	1,931	1,918	1,892	1,879	-1.4%	-0.7%
Precautionary & below ratio	1.42%	1.38%	1.35%	1.39%	1.30%	1.25%	1.23%	1.17%	1.11%	1.04%	-0.21%p	-0.07%p

**Household**

(Unit : KRW in billion, %)

Total Credit*	116,130	117,414	121,880	125,640	127,866	129,930	132,128	130,586	130,703	130,101	0.1%	-0.5%
Normal	115,628	116,946	121,403	125,188	127,428	129,463	131,651	130,127	130,209	129,593	0.1%	-0.5%
Precautionary	257	216	231	199	204	235	228	200	221	218	-7.3%	-1.5%
Substandard	170	178	168	175	166	163	171	170	182	179	9.8%	-1.9%
Doubtful	52	51	52	52	43	40	46	54	51	64	60.4%	25.2%
Estimated Loss	23	24	26	28	26	30	32	34	39	47	57.2%	21.4%
NPL	245	252	247	254	234	232	249	258	273	290	25.1%	6.5%
NPL ratio	0.21%	0.21%	0.20%	0.20%	0.18%	0.18%	0.19%	0.20%	0.21%	0.22%	0.04%p	0.01%p
Precautionary & below	502	468	478	453	438	467	477	458	494	508	8.8%	2.9%
Precautionary & below ratio	0.43%	0.40%	0.39%	0.36%	0.34%	0.36%	0.36%	0.35%	0.38%	0.39%	0.03%p	0.01%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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<b>NPL Ratio by Industry (Credit)</b>												
	(Unit : %)											
Agricultural, Forestry	0.85%	0.72%	3.08%	2.11%	12.85%	1.99%	1.97%	2.59%	2.67%	2.69%	0.70%p	0.02%p
Fishery	0.28%	0.25%	0.26%	0.21%	0.20%	0.25%	0.20%	0.15%	0.15%	0.14%	-0.11%p	-0.01%p
Mining	0.07%	0.04%	0.03%	0.04%	0.00%	0.66%	0.65%	0.87%	0.78%	0.78%	0.12%p	0.00%p
Manufacturing	0.84%	0.61%	0.64%	0.69%	0.70%	0.57%	0.44%	0.37%	0.32%	0.35%	-0.23%p	0.02%p
Utilities	0.71%	0.71%	0.59%	0.57%	0.54%	0.45%	0.52%	0.31%	0.43%	0.24%	-0.20%p	-0.18%p
Sewage, Scrapped Material Disposa	0.46%	0.11%	0.15%	0.07%	0.07%	0.57%	0.50%	0.31%	0.49%	0.55%	-0.02%p	0.06%p
Construction	3.27%	3.16%	2.99%	2.87%	2.61%	2.49%	1.80%	1.88%	1.72%	1.36%	-1.13%p	-0.36%p
Wholesale & Retail	0.33%	0.34%	0.31%	0.34%	0.35%	0.28%	0.21%	0.21%	0.21%	0.19%	-0.09%p	-0.02%p
Transportation & Storage	0.35%	0.38%	0.46%	0.46%	0.14%	0.14%	0.14%	0.19%	0.07%	0.04%	-0.10%p	-0.03%p
Lodging & Dining	0.23%	0.25%	0.21%	0.20%	0.16%	0.20%	0.26%	0.16%	0.12%	0.16%	-0.04%p	0.04%p
Communication	1.35%	0.21%	0.18%	0.12%	0.10%	0.20%	0.20%	0.19%	0.14%	0.11%	-0.09%p	-0.03%p
Finance & Insurance	0.18%	0.17%	0.18%	0.19%	0.18%	0.17%	0.00%	0.00%	0.00%	0.15%	-0.02%p	0.15%p
Real Estate & Leasing	0.08%	0.18%	0.18%	0.18%	0.26%	0.19%	0.19%	0.19%	0.11%	0.10%	-0.08%p	-0.01%p
Science & Technology	0.10%	0.12%	0.13%	0.09%	0.12%	0.10%	0.07%	0.08%	0.05%	0.05%	-0.06%p	0.00%p
Business Service	0.01%	0.73%	0.44%	0.84%	0.92%	2.41%	2.31%	2.24%	1.85%	1.42%	-0.99%p	-0.43%p
Public Admin & Military	0.00%	0.09%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Education	0.08%	0.43%	0.20%	0.18%	0.22%	0.09%	0.10%	0.09%	0.08%	0.13%	0.04%p	0.05%p
Health & Social Welfare	0.34%	0.92%	0.77%	0.50%	0.14%	0.18%	0.13%	0.12%	0.14%	0.17%	0.00%p	0.03%p
Entertainment, Culture & Sports	0.06%	0.04%	0.02%	0.02%	0.02%	0.06%	0.00%	0.00%	0.00%	0.04%	-0.02%p	0.04%p
Other Public, Repair & Retail Service	0.44%	0.28%	0.23%	0.21%	0.16%	0.17%	0.52%	0.26%	0.26%	0.13%	-0.03%p	-0.13%p
Housework Service	0.03%	0.02%	0.03%	0.02%	0.37%	0.35%	0.43%	0.31%	0.29%	0.00%	-0.34%p	-0.29%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)	0.51%	0.46%	0.46%	0.46%	0.47%	0.41%	0.34%	0.30%	0.26%	0.25%	-0.15%p	-0.01%p
Households (B)	0.21%	0.21%	0.20%	0.20%	0.18%	0.18%	0.19%	0.20%	0.21%	0.22%	0.04%p	0.01%p
<b>Total Credit (A+B)</b>	<b>0.37%</b>	<b>0.35%</b>	<b>0.34%</b>	<b>0.34%</b>	<b>0.34%</b>	<b>0.30%</b>	<b>0.27%</b>	<b>0.26%</b>	<b>0.24%</b>	<b>0.24%</b>	<b>-0.06%p</b>	<b>0.00%p</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>SME : NPL Ratio by Industry</b>												(Unit : %)
Agricultural, Forestry	1.09%	0.91%	3.86%	2.59%	2.51%	2.41%	2.39%	3.13%	3.17%	3.20%	0.79%p	0.03%p
Fishery	0.88%	0.72%	0.78%	0.59%	0.56%	0.57%	0.62%	0.50%	0.48%	0.44%	-0.13%p	-0.04%p
Mining	0.36%	0.16%	0.13%	0.13%	0.00%	2.21%	2.21%	2.17%	2.24%	2.19%	-0.02%p	-0.05%p
Manufacturing	1.01%	0.88%	0.93%	1.00%	1.05%	0.96%	0.73%	0.67%	0.64%	0.69%	-0.27%p	0.05%p
Utilities	2.30%	2.06%	1.56%	1.56%	1.48%	0.50%	0.52%	1.29%	1.18%	0.97%	0.47%p	-0.21%p
Sewage, Scrapped Material Dispos	0.53%	0.13%	0.17%	0.08%	0.08%	0.67%	0.59%	0.36%	0.56%	0.68%	0.01%p	0.12%p
Construction	1.02%	0.95%	0.96%	0.98%	0.45%	0.44%	0.23%	0.29%	0.25%	0.44%	-0.01%p	0.19%p
Wholesale & Retail	0.45%	0.46%	0.41%	0.41%	0.42%	0.36%	0.26%	0.26%	0.27%	0.26%	-0.10%p	-0.02%p
Transportation & Storage	0.04%	0.05%	0.03%	0.03%	0.02%	0.02%	0.02%	0.14%	0.13%	0.08%	0.05%p	-0.05%p
Lodging & Dining	0.25%	0.27%	0.24%	0.22%	0.18%	0.22%	0.28%	0.18%	0.13%	0.18%	-0.04%p	0.05%p
Communication	0.10%	0.17%	0.13%	0.13%	0.10%	0.22%	0.22%	0.26%	0.20%	0.16%	-0.05%p	-0.04%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	0.08%	0.07%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.11%	0.01%p	-0.01%p
Science & Technology	0.15%	0.16%	0.19%	0.13%	0.16%	0.13%	0.09%	0.10%	0.06%	0.06%	-0.08%p	-0.01%p
Business Service	0.01%	0.02%	0.11%	0.82%	0.86%	0.80%	0.81%	0.79%	0.78%	0.11%	-0.68%p	-0.67%p
Public Admin & Military	0.00%	0.73%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Education	0.10%	0.54%	0.07%	0.07%	0.12%	0.01%	0.04%	0.02%	0.02%	0.08%	0.07%p	0.06%p
Health & Social Welfare	0.10%	0.10%	0.07%	0.42%	0.06%	0.06%	0.05%	0.04%	0.07%	0.09%	0.03%p	0.02%p
Entertainment, Culture & Sports	0.07%	0.04%	0.03%	0.02%	0.02%	0.07%	0.00%	0.00%	0.00%	0.05%	-0.02%p	0.05%p
Other Public, Repair & Retail Service	0.58%	0.35%	0.30%	0.26%	0.20%	0.21%	0.53%	0.35%	0.36%	0.19%	-0.01%p	-0.16%p
Housework Service	0.03%	0.02%	0.03%	0.02%	0.37%	0.35%	0.43%	0.31%	0.29%	0.00%	-0.34%p	-0.29%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

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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<b>Delinquency Rate by Sector</b> (Unit : %)												
<b>Delinquency Rate</b>	<b>0.21%</b>	<b>0.21%</b>	<b>0.20%</b>	<b>0.19%</b>	<b>0.24%</b>	<b>0.20%</b>	<b>0.19%</b>	<b>0.16%</b>	<b>0.16%</b>	<b>0.16%</b>	-0.04%p	0.00%p
Corporate	0.25%	0.28%	0.27%	0.27%	0.37%	0.29%	0.26%	0.20%	0.20%	0.19%	-0.10%p	-0.01%p
Large Corp.	0.13%	0.28%	0.24%	0.21%	0.49%	0.34%	0.32%	0.12%	0.00%	0.03%	-0.31%p	0.03%p
SME	0.30%	0.27%	0.27%	0.29%	0.32%	0.28%	0.24%	0.23%	0.26%	0.25%	-0.03%p	-0.02%p
SME(Corporation)	0.38%	0.34%	0.39%	0.44%	0.50%	0.42%	0.32%	0.30%	0.35%	0.32%	-0.10%p	-0.03%p
SOHO	0.21%	0.20%	0.15%	0.14%	0.15%	0.14%	0.15%	0.16%	0.17%	0.17%	0.03%p	0.00%p
Household	0.15%	0.13%	0.12%	0.11%	0.10%	0.10%	0.11%	0.11%	0.11%	0.13%	0.03%p	0.02%p
<b>Overdue Loan</b> (Unit : KRW in billion)												
<b>Overdue Loan</b>	<b>506</b>	<b>525</b>	<b>505</b>	<b>506</b>	<b>639</b>	<b>542</b>	<b>518</b>	<b>454</b>	<b>455</b>	<b>488</b>	-10.0%	7.2%
Corporate	327	367	362	368	510	418	376	312	308	319	-23.7%	3.5%
Large Corp.	49	105	88	73	171	117	114	45	0	15	-87.0%	3700.0%
SME	278	262	274	295	339	301	262	267	308	304	0.8%	-1.3%
SME(Corporation)	182	170	200	227	262	227	179	179	210	207	-8.7%	-1.1%
SOHO	96	93	74	68	77	74	83	88	98	96	29.9%	-1.5%
Household	179	158	142	138	129	124	142	142	147	169	36.1%	14.9%
<b>Total Loan</b> (Unit : KRW in billion)												
<b>Total Loan</b>	<b>246,574</b>	<b>250,804</b>	<b>258,181</b>	<b>261,390</b>	<b>267,059</b>	<b>272,385</b>	<b>278,942</b>	<b>283,792</b>	<b>288,683</b>	<b>297,184</b>	9.1%	2.9%
Corporate	130,507	133,453	136,365	135,807	139,250	142,480	146,839	153,226	157,984	167,087	17.3%	5.8%
Large Corp.	36,412	36,868	36,514	34,001	34,941	34,388	36,002	37,953	40,187	43,592	26.8%	8.5%
SME	94,095	96,585	99,850	101,806	104,308	108,092	110,836	115,272	117,797	123,495	14.2%	4.8%
SME(Corporation)	48,519	49,469	50,936	51,212	52,087	54,700	55,785	58,980	60,436	65,303	19.4%	8.1%
SOHO	45,576	47,115	48,914	50,594	52,222	53,392	55,051	56,293	57,362	58,192	9.0%	1.4%
Household	116,067	117,351	121,817	125,583	127,810	129,906	132,103	130,566	130,698	130,097	0.1%	-0.5%

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Delinquency Rate by Industry</b>												
<b>Corporate</b>												
	(Unit : %)											
Agricultural, Forestry	0.81%	0.59%	1.96%	1.94%	12.72%	1.86%	3.55%	2.36%	2.79%	2.75%	0.89%p	-0.05%p
Fishery	0.10%	0.04%	0.00%	0.00%	0.02%	0.29%	0.09%	0.18%	0.15%	0.09%	-0.20%p	-0.07%p
Mining	0.05%	0.01%	0.04%	0.04%	27.34%	27.84%	27.86%	1.01%	0.89%	0.92%	-26.92%p	0.03%p
Manufacturing	0.33%	0.31%	0.36%	0.38%	0.41%	0.36%	0.24%	0.23%	0.24%	0.24%	-0.12%p	0.00%p
Utilities	0.39%	0.40%	0.36%	0.37%	0.36%	0.35%	0.41%	0.39%	0.38%	0.35%	0.00%p	-0.03%p
Sewage, Scrapped Material Disposal	0.46%	0.09%	0.06%	0.07%	0.07%	0.54%	0.31%	0.32%	0.36%	0.31%	-0.23%p	-0.05%p
Construction	0.30%	0.22%	0.21%	0.62%	0.27%	0.32%	0.13%	0.13%	0.18%	0.29%	-0.03%p	0.11%p
Wholesale & Retail	0.32%	0.26%	0.23%	0.25%	0.28%	0.23%	0.19%	0.18%	0.25%	0.21%	-0.02%p	-0.04%p
Transportation & Storage	0.05%	0.06%	0.03%	0.02%	0.03%	0.04%	0.10%	0.08%	0.07%	0.05%	0.01%p	-0.03%p
Lodging & Dining	0.26%	0.22%	0.17%	0.21%	0.25%	0.18%	0.23%	0.24%	0.25%	0.31%	0.13%p	0.05%p
Communication	1.63%	0.34%	0.32%	0.12%	0.16%	0.32%	0.32%	0.20%	0.23%	0.10%	-0.22%p	-0.13%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.18%p	0.18%p
Real Estate & Leasing	0.10%	0.26%	0.18%	0.24%	0.25%	0.16%	0.17%	0.17%	0.10%	0.09%	-0.08%p	-0.01%p
Science & Technology	0.10%	0.15%	0.16%	0.11%	0.09%	0.08%	0.04%	0.09%	0.07%	0.07%	-0.01%p	0.00%p
Business Service	0.04%	0.05%	0.09%	0.59%	0.61%	0.11%	0.10%	0.07%	0.17%	0.06%	-0.05%p	-0.11%p
Public Admin & Military	0.00%	0.15%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Education	0.21%	0.59%	0.17%	0.22%	0.12%	0.08%	0.07%	0.14%	0.03%	0.11%	0.03%p	0.07%p
Health & Social Welfare	0.08%	0.93%	0.80%	0.06%	0.05%	0.06%	0.03%	0.04%	0.08%	0.08%	0.02%p	0.00%p
Entertainment, Culture & Sports	0.14%	0.07%	0.06%	0.06%	0.04%	0.09%	0.04%	0.04%	0.04%	0.04%	-0.05%p	0.00%p
Other Public, Repair & Retail Service	0.43%	0.42%	0.31%	0.29%	0.30%	0.09%	0.09%	0.27%	0.28%	0.10%	0.00%p	-0.19%p
Housework Service	0.05%	0.08%	0.08%	0.02%	0.36%	0.34%	0.42%	0.30%	0.28%	0.00%	-0.33%p	-0.28%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
<b>SME</b>												
	(Unit : %)											
Agricultural, Forestry	1.03%	0.75%	2.45%	2.39%	2.31%	2.24%	4.29%	2.85%	3.31%	3.26%	1.01%p	-0.05%p
Fishery	0.23%	0.09%	0.00%	0.00%	0.05%	0.67%	0.22%	0.45%	0.39%	0.22%	-0.45%p	-0.17%p
Mining	0.23%	0.05%	0.15%	0.14%	0.04%	0.00%	2.28%	2.27%	2.39%	2.46%	2.46%p	0.07%p
Manufacturing	0.60%	0.57%	0.63%	0.62%	0.69%	0.58%	0.40%	0.37%	0.45%	0.45%	-0.13%p	0.00%p
Utilities	1.08%	1.05%	0.88%	0.92%	0.92%	0.02%	0.10%	0.94%	0.93%	0.82%	0.80%p	-0.11%p
Sewage, Scrapped Material Disposal	0.53%	0.11%	0.07%	0.08%	0.08%	0.64%	0.36%	0.36%	0.41%	0.36%	-0.28%p	-0.05%p
Construction	0.46%	0.34%	0.34%	0.92%	0.39%	0.45%	0.20%	0.19%	0.27%	0.45%	0.01%p	0.19%p
Wholesale & Retail	0.43%	0.34%	0.29%	0.30%	0.33%	0.28%	0.23%	0.23%	0.31%	0.26%	-0.02%p	-0.04%p
Transportation & Storage	0.10%	0.11%	0.06%	0.04%	0.04%	0.07%	0.18%	0.14%	0.12%	0.08%	0.01%p	-0.04%p
Lodging & Dining	0.29%	0.24%	0.19%	0.24%	0.27%	0.20%	0.25%	0.26%	0.27%	0.34%	0.14%p	0.06%p
Communication	0.42%	0.35%	0.31%	0.13%	0.17%	0.36%	0.36%	0.27%	0.34%	0.15%	-0.21%p	-0.19%p
Finance & Insurance	0.00%	0.01%	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	0.10%	0.11%	0.09%	0.09%	0.09%	0.08%	0.08%	0.09%	0.10%	0.09%	0.02%p	-0.01%p
Science & Technology	0.12%	0.18%	0.19%	0.13%	0.10%	0.10%	0.05%	0.10%	0.08%	0.08%	-0.01%p	0.00%p
Business Service	0.07%	0.09%	0.14%	0.95%	0.94%	0.17%	0.15%	0.11%	0.28%	0.11%	-0.07%p	-0.17%p
Public Admin & Military	0.00%	1.14%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Education	0.22%	0.62%	0.18%	0.23%	0.13%	0.08%	0.07%	0.14%	0.04%	0.11%	0.03%p	0.08%p
Health & Social Welfare	0.08%	0.08%	0.05%	0.06%	0.05%	0.06%	0.03%	0.04%	0.08%	0.08%	0.02%p	0.00%p
Entertainment, Culture & Sports	0.17%	0.08%	0.07%	0.07%	0.05%	0.11%	0.04%	0.04%	0.05%	0.05%	-0.06%p	0.00%p
Other Public, Repair & Retail Service	0.43%	0.42%	0.31%	0.30%	0.31%	0.10%	0.09%	0.28%	0.29%	0.10%	0.00%p	-0.19%p
Housework Service	0.05%	0.08%	0.08%	0.02%	0.36%	0.34%	0.42%	0.30%	0.28%	0.00%	-0.33%p	-0.28%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

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**Loan Loss Provision [Bank + Trust]**

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
Initial Balance	949.3	935.4	1,128.4	1,167.6	1,214.2	1,180.0	1,179.8	1,141.3	1,265.7	1,313.3	11.3%	3.8%
Loan Loss Provision	36.4	228.0	93.7	125.5	2.1	30.4	-13.8	120.4	72.8	118.0	288.6%	61.9%
(Write off)*	-78.6	-70.7	-68.0	-90.0	-67.3	-58.3	-56.9	-46.7	-54.3	-22.5	N/A	N/A
Adjustment	28.3	35.7	13.5	11.1	31.1	27.7	32.2	50.7	29.0	32.1	15.9%	10.9%
<b>Ending Balance</b>	<b>935.4</b>	<b>1,128.4</b>	<b>1,167.6</b>	<b>1,214.2</b>	<b>1,180.0</b>	<b>1,179.8</b>	<b>1,141.3</b>	<b>1,265.7</b>	<b>1,313.3</b>	<b>1,440.9</b>	<b>22.1%</b>	<b>9.7%</b>

\* Including write-offs and adjusted trust accounts

**Loan Loss Provision [Bank]**

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>LLP [Bank Acc.]</b>	<b>36.4</b>	<b>228.0</b>	<b>93.7</b>	<b>125.5</b>	<b>2.1</b>	<b>30.4</b>	<b>-13.8</b>	<b>120.4</b>	<b>72.8</b>	<b>118.0</b>	<b>288.6%</b>	<b>61.9%</b>
Corporate	14.2	192.6	33.8	96.7	-17.5	21.9	-26.3	117.3	56.0	104.2	376.4%	86.1%
Large Corp.	-4.2	132.9	-15.7	48.1	6.8	26.9	-40.7	99.4	-7.8	0.8	-97.2%	N/A
SME	11.8	44.9	33.7	40.1	0.3	-3.5	7.5	13.7	44.9	80.3	N/A	78.6%
SOHO	6.6	14.8	15.8	8.5	-24.6	-1.5	6.9	4.2	18.9	23.2	N/A	22.7%
Household	22.2	35.5	59.9	28.8	19.6	8.5	12.5	3.1	16.9	13.8	62.2%	-18.4%

**Write-offs**

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total Write-offs</b>	<b>78.6</b>	<b>70.7</b>	<b>68.0</b>	<b>90.0</b>	<b>67.3</b>	<b>58.3</b>	<b>56.9</b>	<b>46.7</b>	<b>54.3</b>	<b>22.5</b>	<b>-61.4%</b>	<b>-58.5%</b>
Corporate	41.5	30.7	29.8	56.2	31.3	28.6	27.7	17.3	21.9	8.8	-69.2%	-59.8%
Household	37.1	40.0	38.2	33.8	35.9	29.7	29.2	29.4	32.3	13.7	-53.9%	-57.7%

**Loan Sales**

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Total Sales</b>	<b>77.4</b>	<b>79.1</b>	<b>50.5</b>	<b>55.5</b>	<b>53.5</b>	<b>66.5</b>	<b>46.1</b>	<b>25.5</b>	<b>0.0</b>	<b>41.3</b>	<b>-37.9%</b>	<b>N/A</b>
Corporate	68.2	63.6	39.3	51.4	44.4	62.6	42.8	20.4	0.0	31.6	-49.6%	N/A
Household	9.2	15.5	11.3	4.1	9.1	3.9	3.4	5.1	0.0	9.7	152.4%	N/A

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[Group] Capital Adequacy (Basel III Standard)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q(e)	YoY	QoQ
(Unit : KRW in billion)												
<b>Total BIS Capital</b>	<b>29,773</b>	<b>31,126</b>	<b>32,389</b>	<b>32,101</b>	<b>32,908</b>	<b>34,167</b>	<b>35,426</b>	<b>35,476</b>	<b>36,298</b>	<b>37,411</b>	<b>9.5%</b>	<b>3.1%</b>
Common Equity Tier 1 Capital	25,667	26,621	27,246	27,237	28,302	29,129	30,028	30,001	30,637	31,084	6.7%	1.5%
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	16,143	16,823	17,419	17,942	18,342	19,320	19,993	20,824	21,001	21,646	12.0%	3.1%
Others	1,347	1,569	1,479	1,263	1,286	1,335	1,353	1,267	876	627	-53.0%	-28.4%
(-)Deduction	-1,665	-1,613	-1,492	-1,806	-1,154	-1,355	-1,147	-1,919	-1,070	-1,022	N/A	N/A
Additional Tier 1 Capital	1,464	1,883	2,381	2,222	2,182	2,406	2,806	2,983	3,238	3,650	51.7%	12.7%
Tier 2 Capital	2,643	2,622	2,762	2,642	2,423	2,632	2,593	2,491	2,422	2,677	1.7%	10.5%
<b>RWA (Market risk based)</b>	<b>215,714</b>	<b>221,296</b>	<b>224,866</b>	<b>226,139</b>	<b>201,631</b>	<b>206,595</b>	<b>213,436</b>	<b>217,768</b>	<b>225,806</b>	<b>235,921</b>	<b>14.2%</b>	<b>4.5%</b>
<b>BIS CAR</b>	<b>13.80%</b>	<b>14.07%</b>	<b>14.40%</b>	<b>14.20%</b>	<b>16.32%</b>	<b>16.54%</b>	<b>16.60%</b>	<b>16.29%</b>	<b>16.07%</b>	<b>15.86%</b>	<b>-0.68%p</b>	<b>-0.22%p</b>
Tier 1 CAR	12.58%	12.88%	13.18%	13.03%	15.12%	15.26%	15.38%	15.15%	15.00%	14.72%	-0.54%p	-0.28%p
Common Equity Tier 1 CAR	11.90%	12.03%	12.12%	12.04%	14.04%	14.10%	14.07%	13.78%	13.57%	13.18%	-0.92%p	-0.39%p
Double Leverage	128.56%	126.21%	124.81%	126.49%	123.96%	126.05%	123.71%	124.77%	123.24%	123.72%	-2.33%p	0.47%p
Debt to Equity	37.59%	33.25%	33.28%	33.75%	37.00%	36.38%	34.77%	33.20%	38.04%	32.84%	-3.54%p	-5.20%p
Dividend per Share (won)	-	500	-	1,350 (1,850)	-	700	-	2,400 (3,100)	-	800	14.3%	N/A

( ) including interim dividend

[Hana Bank] Capital Adequacy (Basel III Standard)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q(e)	YoY	QoQ
(Unit : KRW in billion)												
<b>Total BIS Capital</b>	<b>28,140</b>	<b>29,054</b>	<b>29,719</b>	<b>28,926</b>	<b>29,478</b>	<b>30,297</b>	<b>30,761</b>	<b>30,813</b>	<b>31,057</b>	<b>31,448</b>	<b>3.8%</b>	<b>1.3%</b>
Common Equity Tier 1 Capital	24,213	25,126	25,611	25,085	25,919	26,335	27,006	26,917	27,403	27,392	4.0%	0.0%
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	10,955	11,462	12,051	12,414	12,252	13,006	13,270	13,897	13,902	14,596	12.2%	5.0%
Others	8,689	8,972	8,801	8,614	8,665	8,737	8,763	8,700	8,449	8,303	-5.0%	-1.7%
(-)Deduction	-790	-667	-601	-1,303	-358	-767	-386	-1,040	-375	-936	N/A	N/A
Additional Tier 1 Capital	103	103	102	101	57	57	58	413	370	371	548.4%	0.1%
Tier 2 Capital	3,824	3,824	4,006	3,739	3,503	3,905	3,697	3,483	3,284	3,686	-5.6%	12.2%
<b>RWA (Market risk based)</b>	<b>180,128</b>	<b>189,180</b>	<b>193,271</b>	<b>196,316</b>	<b>170,351</b>	<b>169,280</b>	<b>175,585</b>	<b>178,734</b>	<b>180,129</b>	<b>187,758</b>	<b>10.9%</b>	<b>4.2%</b>
<b>BIS CAR</b>	<b>15.62%</b>	<b>15.36%</b>	<b>15.38%</b>	<b>14.73%</b>	<b>17.30%</b>	<b>17.90%</b>	<b>17.52%</b>	<b>17.24%</b>	<b>17.24%</b>	<b>16.75%</b>	<b>-1.15%p</b>	<b>-0.49%p</b>
Tier 1 CAR	13.50%	13.34%	13.30%	12.83%	15.25%	15.59%	15.41%	15.29%	15.42%	14.79%	-0.80%p	-0.63%p
Common Equity Tier 1 CAR	13.44%	13.28%	13.25%	12.78%	15.21%	15.56%	15.38%	15.06%	15.21%	14.59%	-0.97%p	-0.62%p

FY2020 1Q FY2020 2Q FY2020 3Q FY2020 FY2021 1Q FY2021 2Q FY2021 3Q FY2021 FY2022 1Q FY2022 2Q YoY QoQ

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Bank Account

(Unit : KRW in billion)

Bank Total	58,267	59,552	56,205	56,516	59,415	58,135	62,619	64,303	68,878	70,911	22.0%	3.0%
Sovereign & Public Bonds	16,124	14,004	12,945	13,637	15,276	14,245	15,084	15,573	16,741	17,165	20.5%	2.5%
Municipal Bonds	568	608	636	689	688	668	712	712	746	742	11.1%	-0.6%
Finance Debentures	12,319	13,677	11,471	11,380	10,866	11,445	13,328	13,909	14,022	13,894	21.4%	-0.9%
(Monetary Stabilization Bonds)	5,922	6,247	3,842	4,287	4,244	4,572	5,753	5,622	6,022	4,324	-5.4%	-28.2%
Corporate Bonds	14,424	15,236	15,056	15,073	15,444	15,865	17,190	17,923	20,047	22,390	41.1%	11.7%
Stock	910	1,072	1,186	1,366	1,355	1,433	1,304	1,375	1,403	1,482	3.4%	5.6%
Foreign Securities	11,608	12,070	11,603	10,867	10,394	10,783	11,839	11,915	12,501	12,857	19.2%	2.8%
Others	2,314	2,885	3,307	3,504	5,393	3,695	3,161	2,897	3,417	2,381	-35.6%	-30.3%

Trust Account

(Unit : KRW in billion)

Trust Total	14,352	14,952	14,568	13,842	13,480	13,336	13,230	14,189	14,939	16,073	20.5%	7.6%
Sovereign & Public Bonds	660	586	447	355	458	483	474	376	421	458	-5.2%	8.7%
Municipal Bonds	6	6	6	5	5	0	0	0	0	0	N/A	N/A
Finance Debentures	216	216	306	256	240	150	110	100	99	150	0.5%	51.3%
Corporate Bonds	2,101	2,747	2,805	3,631	3,632	3,649	3,644	3,457	3,477	3,713	1.8%	6.8%
Stock	222	224	229	267	379	398	431	502	578	682	71.3%	17.9%
Foreign Securities	3,085	3,168	3,140	3,066	2,817	2,813	2,665	2,706	2,654	2,722	-3.2%	2.6%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	2,129	2,114	2,195	2,099	2,401	2,673	2,868	3,294	3,424	3,527	31.9%	3.0%
Others	5,934	5,891	5,440	4,165	3,547	3,171	3,038	3,755	4,285	4,820	52.0%	12.5%

Total [Bank + Trust]

(Unit : KRW in billion)

Total	72,619	74,504	70,773	70,358	72,895	71,471	75,848	78,492	83,817	86,983	21.7%	3.8%
Sovereign & Public Bonds	16,785	14,590	13,392	13,992	15,734	14,728	15,558	15,948	17,162	17,623	19.7%	2.7%
Municipal Bonds	574	614	642	694	693	668	712	712	746	742	11.1%	-0.6%
Finance Debentures	12,536	13,894	11,777	11,635	11,106	11,595	13,438	14,009	14,122	14,044	21.1%	-0.5%
Corporate Bonds	16,524	17,983	17,861	18,704	19,076	19,513	20,834	21,380	23,525	26,103	33.8%	11.0%
Stock	1,132	1,296	1,415	1,633	1,734	1,831	1,735	1,877	1,982	2,164	18.2%	9.2%
Foreign Securities	14,693	15,237	14,743	13,932	13,211	13,596	14,504	14,621	15,155	15,579	14.6%	2.8%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	2,129	2,114	2,195	2,099	2,401	2,673	2,868	3,294	3,424	3,527	31.9%	3.0%
Others	8,248	8,777	8,748	7,669	8,940	6,866	6,200	6,652	7,703	7,201	4.9%	-6.5%



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**[Hana Bank] FX Market**

(Unit : USD in million)

**FX transaction size**

Quarterly amount	106,873	97,402	98,613	103,104	108,495	117,256	93,363	115,611	113,534	101,870
Market Share (%)	45.4%	47.6%	49.0%	47.7%	46.2%	50.3%	43.2%	42.6%	42.4%	40.3%
Accumulated amount	106,873	204,275	302,889	405,993	108,495	225,750	319,113	435,384	113,534	215,404
Market Share (%)	45.2%	46.4%	47.2%	47.3%	46.2%	48.3%	46.7%	45.5%	42.4%	41.4%

**Exports & Imports transaction size**

Quarterly amount	88,204	79,584	82,741	94,473	98,100	107,948	113,287	126,792	130,504	138,081
Market Share (%)	34.7%	34.0%	33.0%	32.6%	34.1%	34.1%	34.3%	34.0%	35.7%	35.2%
Accumulated amount	88,204	167,788	250,529	345,002	98,100	206,047	319,334	446,126	130,504	268,586
Market Share (%)	34.7%	34.4%	33.9%	33.5%	34.1%	34.1%	34.2%	34.1%	35.7%	35.4%

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ	
<b>Table of Contents</b>														(Unit : KRW in billion)	
<b>Hana Financial Group</b>	<b>Consolidated Income Statement</b>														
Financial Highlights	<b>General Operating Income</b>														
Income Statements	182.1	259.3	266.1	307.9	1,015.3	256.4	311.1	268.7	233.6	1,069.8	294.3	125.2	-59.8%	-57.4%	
Balance Sheets	95.4	119.9	179.9	139.4	534.5	147.0	150.4	174.5	114.1	585.9	104.4	136.1	-9.5%	30.3%	
NIM & NIS [Group]	86.7	139.4	86.2	168.5	480.8	109.4	160.8	94.2	119.5	483.9	189.8	-10.9	-106.8%	-105.7%	
NIM & NIS [Hana Bank]	<b>SG&amp;A</b>														
Non-Interest Income	114.9	111.7	131.1	139.9	497.6	139.8	131.1	162.7	141.4	575.0	171.3	103.8	-20.8%	-39.4%	
SG&A Expense	64.1	147.0	135.8	134.4	481.3	116.4	180.7	104.2	90.2	491.5	123.0	17.5	-90.3%	-85.8%	
Loans & Deposits [Hana Bank]	<b>Net Income</b>														
Asset Quality [Group]	46.7	125.8	113.8	124.6	410.9	136.8	139.3	134.0	96.6	506.6	119.3	19.8	-85.8%	-83.4%	
Asset Quality [Hana Bank]	<b>Business Volume</b>														
Credits [Hana Bank]	Total Assets ( incl. trust asset)														
Delinquency [Hana Bank]	33,232	34,012	34,881	35,797	35,797	38,362	37,311	37,968	37,615	37,615	66,119	68,675	84.1%	3.9%	
Provision [Hana Bank]	Total Liabilities														
Capital Adequacy	29,198	29,827	30,584	31,368	31,368	33,896	32,216	32,756	32,324	32,324	60,770	62,816	95.0%	3.4%	
Securities [Hana Bank]	Total Shareholder's Equity														
FX Market	4,034	4,185	4,297	4,429	4,429	4,466	5,095	5,212	5,291	5,291	5,349	5,859	15.0%	9.5%	
<b>Hana Securities</b>	<b>Major Indices</b>														
KEB Hana Card	BPS (won, Cumulative)														
Hana Capital	60,022	62,171	63,830	65,811	65,811	66,361	40,420	69,570	70,633	70,633	71,417	72,542	79.5%	1.6%	
Other Subsidiaries	EPS (won, Cumulative)														
Organizational Chart	791	2,736	4,445	6,313	6,313	2,038	3,119	5,741	7,016	7,016	1,600	1,840	-41.0%	15.0%	
Credit Rating	ROE (Cumulative)														
	5.01%	8.92%	9.59%	10.09%	10.09%	12.51%	11.97%	11.46%	10.38%	10.38%	9.14%	5.12%	-6.84%p	-4.01%p	
	ROA (Cumulative)														
	0.64%	1.13%	1.23%	1.29%	1.29%	1.60%	1.57%	1.52%	1.38%	1.38%	1.24%	0.69%	-0.88%p	-0.55%p	
	<b>Financial Ratios</b>														
	Net Operating Capital Ratio *														
	1480.9%	1062.7%	1195.3%	1241.7%	1214.6%	1194.4%	1289.2%	1351.4%	1192.3%	1192.3%	1180.3%	1301.1%	11.94%p	120.82%p	
	Net Operating Capital														
	3,759	3,189	3,595	3,970	3,966	3,853	4,110	4,334	4,275	4,275	4,373	4,619	12.4%	5.6%	
	BS Net Assets														
	4,031	4,167	4,296	4,426	4,426	4,453	5,077	5,227	5,321	5,321	5,414	5,901	16.2%	9.0%	
	Total Risk														
	1,771	1,763	1,991	2,303	2,336	2,250	2,379	2,520	2,675	2,675	2,788	2,873	20.7%	3.0%	
	Market Risk														
	1,026	1,033	1,196	1,423	1,463	1,335	1,480	1,485	1,573	1,573	1,622	1,571	6.2%	-3.1%	
	Settlement Risk														
	641	613	675	736	728	760	736	855	904	904	970	1,106	50.2%	14.0%	
	Other Risk														
	105	116	120	145	145	154	163	180	198	198	196	196	20.1%	-0.1%	
	Minimum Capital Requirement														
	134	134	134	134	134	134	134	134	134	134	134	134	0.0%	0.0%	
	* Applied a revised NCR calculation methodology of Financial Services Commission (enforced as of January 1, 2016)														
	Cost-to-Income Ratio(Consolidated)														
	63.1%	43.1%	49.3%	45.4%	49.0%	54.5%	42.1%	60.6%	60.5%	53.7%	58.2%	82.9%	40.78%p	24.70%p	

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ	
<b>Operating Statistics</b>														(Unit : KRW in billion, %)	
<b>Equity Fund Sales Balance</b>	26,079	27,207	28,535	28,296	28,296	29,666	28,598	27,546	29,004	29,004	29,732	28,603	0.0%	-3.8%	
Equity Type	2,987	2,950	2,955	2,963	2,963	3,051	2,564	2,613	2,564	2,564	2,539	2,549	-0.6%	0.4%	
Fixed Income Type	4,325	4,249	4,589	4,801	4,801	5,106	5,410	4,981	5,059	5,059	5,161	5,005	-7.5%	-3.0%	
MMF	4,772	5,426	6,084	5,243	5,243	5,750	5,196	4,701	5,403	5,403	5,762	4,855	-6.6%	-15.7%	
Other	13,995	14,582	14,906	15,288	15,288	15,759	15,427	15,250	15,977	15,977	16,269	16,194	5.0%	-0.5%	
Market Share (M/S)	3.96%	3.99%	4.14%	4.09%	4.09%	4.11%	3.81%	3.58%	3.69%	3.69%	3.63%	3.50%	-0.31%p	-0.13%p	
<b>Brokerage Volume</b>														(Unit : KRW in billion, %)	
<b>Brokerage Volume</b>	47,014	68,576	83,784	73,089	272,463	85,356	74,066	69,430	64,659	293,512	50,569	47,271	-36.2%	-6.5%	
Market volume	2,345,010	3,205,438	3,947,929	3,902,251	13,400,629	4,557,334	3,726,041	3,582,724	3,208,713	15,074,812	2,665,259	2,507,231	-32.7%	-5.9%	
Market Share (M/S)	2.00%	2.14%	2.12%	1.87%	2.03%	1.87%	1.99%	1.94%	2.02%	1.95%	1.90%	1.89%	-0.10%p	-0.01%p	
<b>Brokerage Fee Revenue</b>	37.1	46.4	59.7	55.3	198.4	69.3	55.2	50.3	45.3	220.1	35.7	32.4	-41.3%	-9.2%	
Market volume	1,315	1,702	2,006	1,709	6,732	2,042	1,642	1,601	1,468	6,753	1,183	1,089	-33.7%	-7.9%	
Market Share (M/S)	2.82%	2.73%	2.97%	3.23%	2.95%	3.39%	3.36%	3.14%	3.09%	3.26%	3.02%	2.98%	-0.38%p	-0.04%p	
<b>Investment Banking</b>														(Unit : KRW in billion)	
IPO Market	9	9	72	192	192	89	157	291	359	359	77	87	-44.6%	13.0%	
Debt Issuance Market	380	1,208	2,183	2,689	2,689	718	1,932	2,657	3,047	3,047	580	1,165	-39.7%	100.9%	
Hybrid Securities Market	10,603	11,475	10,332	94,830	94,830	8,321	7,299	7,391	8,284	8,284	8,805	9,567	31.1%	8.7%	
<b>Client AUM</b>														(Unit : KRW in billion)	
<b>Total Assets Under Management</b>	88,001	98,309	110,610	116,576	116,576	127,928	131,384	128,850	133,347	133,347	133,168	123,228	-6.2%	-7.5%	
Beneficiary Certificates	26,079	27,207	28,535	28,296	28,296	29,666	28,598	27,546	29,004	29,004	29,732	28,603	0.0%	-3.8%	
Other Financial Products	34,087	35,479	41,015	38,353	38,353	45,153	43,013	43,114	44,798	44,798	44,964	44,917	4.4%	-0.1%	
Deposit Assets	27,836	35,623	41,061	49,927	49,927	53,110	59,773	58,190	59,546	59,546	58,472	49,709	-16.8%	-15.0%	

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
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<b>Consolidated Income Statement</b>	(Unit : KRW in billion)													
<b>General Operating Income</b>	<b>151.5</b>	<b>158.1</b>	<b>179.8</b>	<b>178.6</b>	<b>667.9</b>	<b>194.5</b>	<b>194.6</b>	<b>179.6</b>	<b>181.1</b>	<b>749.8</b>	<b>181.4</b>	<b>188.7</b>	<b>-3.0%</b>	<b>4.0%</b>
Net Interest Income	128.3	124.6	128.1	127.7	508.7	122.4	122.6	117.0	110.2	472.2	101.0	96.3	-21.4%	-4.6%
Fee Income	2.9	29.7	39.0	47.8	119.5	51.7	67.8	54.5	58.6	232.6	46.4	73.2	8.0%	57.7%
Other	20.2	3.7	12.6	3.1	39.7	20.4	4.2	8.1	12.3	45.0	34.0	19.1	352.2%	-43.7%
<b>SG&amp;A Expense</b>	<b>53.6</b>	<b>51.0</b>	<b>59.4</b>	<b>62.8</b>	<b>226.9</b>	<b>48.1</b>	<b>50.3</b>	<b>57.7</b>	<b>65.7</b>	<b>221.9</b>	<b>69.5</b>	<b>51.4</b>	<b>2.2%</b>	<b>-26.0%</b>
PPOP	97.8	107.0	120.3	115.8	441.0	146.3	144.3	121.9	115.3	527.9	111.9	137.3	-4.9%	22.7%
Provision Expense	57.5	56.8	53.4	60.8	228.5	48.2	48.2	44.6	42.4	183.4	40.0	52.2	8.1%	30.5%
<b>Operating Income</b>	<b>40.4</b>	<b>50.3</b>	<b>67.0</b>	<b>54.9</b>	<b>212.5</b>	<b>98.1</b>	<b>96.1</b>	<b>77.3</b>	<b>73.0</b>	<b>344.5</b>	<b>71.9</b>	<b>85.1</b>	<b>-11.4%</b>	<b>18.3%</b>
Income Tax	9.5	13.2	18.6	15.1	56.4	25.1	25.1	21.0	21.1	92.2	17.3	21.2	-15.3%	22.9%
<b>Net Income</b>	<b>30.3</b>	<b>35.0</b>	<b>49.2</b>	<b>40.0</b>	<b>154.5</b>	<b>72.5</b>	<b>69.7</b>	<b>56.8</b>	<b>51.5</b>	<b>250.5</b>	<b>54.6</b>	<b>64.1</b>	<b>-8.0%</b>	<b>17.4%</b>

\*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)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Credit Card Fee Structure</b>	(Unit : KRW in billion)													
<b>A. Fee Revenue</b>	<b>316.3</b>	<b>312.2</b>	<b>325.5</b>	<b>317.3</b>	<b>1,271.3</b>	<b>326.6</b>	<b>333.1</b>	<b>319.3</b>	<b>336.7</b>	<b>1,315.8</b>	<b>327.4</b>	<b>350.7</b>	<b>5.3%</b>	<b>7.1%</b>
a Credit Card Receivables in Wc	93.7	122.9	127.1	130.7	474.4	123.1	135.5	131.3	144.8	534.7	120.7	137.2	1.2%	13.6%
b Credit Card Receivables in FC	32.6	20.1	23.8	22.9	99.4	22.1	26.3	28.8	30.2	107.4	28.8	39.8	51.6%	38.3%
c Cash Advance	20.2	18.0	17.7	17.4	73.4	16.1	15.6	14.9	15.4	62.1	14.8	14.3	-8.7%	-3.5%
d Card Loan	82.6	84.9	88.0	87.8	343.3	86.2	88.4	85.1	78.9	338.6	70.5	68.7	-22.2%	-2.5%
e Others	87.2	66.2	68.8	58.6	280.8	79.1	67.3	59.2	67.5	273.1	92.6	90.7	34.7%	-2.0%
<b>B. Fee Expenses</b>	<b>313.4</b>	<b>282.4</b>	<b>286.5</b>	<b>269.5</b>	<b>1,151.9</b>	<b>275.0</b>	<b>265.3</b>	<b>264.7</b>	<b>278.1</b>	<b>1,083.2</b>	<b>281.0</b>	<b>277.5</b>	<b>4.6%</b>	<b>-1.2%</b>
<b>C. Credit Card Income (A-B)</b>	<b>2.9</b>	<b>29.7</b>	<b>39.0</b>	<b>47.8</b>	<b>119.5</b>	<b>51.7</b>	<b>67.8</b>	<b>54.5</b>	<b>58.6</b>	<b>232.6</b>	<b>46.4</b>	<b>73.2</b>	<b>8.0%</b>	<b>57.7%</b>
Credit Card Interest Income*	164.9	159.7	161.9	160.2	646.7	153.6	154.1	148.6	143.3	599.7	135.4	134.7	-12.6%	-0.5%
Credit Card Fee Income*	70.6	99.7	106.4	109.0	385.7	102.6	119.7	119.4	134.8	476.4	108.6	129.7	8.4%	19.4%

\*Calculated for accounting purposes

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Sales (Cumulative)</b>	(Unit : KRW in billion)													
Lump-sum	12,593	25,979	40,033	53,548	53,548	13,090	28,281	42,506	57,810	57,810	14,938	32,515	15.0%	117.7%
Installment	1,348	2,632	3,988	5,416	5,416	1,397	2,902	4,445	6,066	6,066	1,549	3,161	8.9%	104.0%
Cash Advance	906	1,728	2,550	3,350	3,350	771	1,549	2,308	3,098	3,098	755	1,504	-2.9%	99.2%
Card Loans	1,081	2,424	3,548	4,608	4,608	1,206	2,240	2,870	3,562	3,562	484	1,241	-44.6%	156.6%
<b>Total</b>	<b>15,927</b>	<b>32,763</b>	<b>50,119</b>	<b>66,922</b>	<b>66,922</b>	<b>16,464</b>	<b>34,971</b>	<b>52,130</b>	<b>70,537</b>	<b>70,537</b>	<b>17,726</b>	<b>38,421</b>	<b>9.9%</b>	<b>116.8%</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Balance Sheet Outstanding</b>	(Unit : KRW in billion)													
Credit Sales	3,194	3,178	3,315	3,215	3,215	3,265	3,377	3,337	3,548	3,548	3,485	3,686	9.1%	5.8%
Cash Advance	442	406	394	380	380	366	369	369	383	383	360	358	-3.1%	-0.7%
Card Loans	2,401	2,561	2,586	2,590	2,590	2,667	2,711	2,516	2,400	2,400	2,165	2,206	-18.6%	1.9%
Others	1,083	1,238	1,475	1,324	1,324	1,462	1,992	1,931	2,176	2,176	2,485	2,785	39.8%	12.1%
<b>Total Receivables</b>	<b>7,120</b>	<b>7,384</b>	<b>7,770</b>	<b>7,510</b>	<b>7,510</b>	<b>7,760</b>	<b>8,449</b>	<b>8,153</b>	<b>8,507</b>	<b>8,507</b>	<b>8,496</b>	<b>9,035</b>	<b>6.9%</b>	<b>6.3%</b>

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Asset Quality</b>														(Unit : KRW in billion, %)
<b>Total Credit</b>	<b>7,314</b>	<b>7,911</b>	<b>7,938</b>	<b>7,623</b>	<b>7,623</b>	<b>7,878</b>	<b>8,558</b>	<b>8,484</b>	<b>8,722</b>	<b>8,722</b>	<b>8,674</b>	<b>9,186</b>	<b>7.3%</b>	<b>5.9%</b>
Normal	6,922	7,541	7,605	7,308	7,308	7,580	8,259	8,188	8,430	8,430	8,385	8,897	7.7%	6.1%
Precautionary	260	240	214	213	213	206	214	226	231	231	227	235	9.9%	3.6%
Substandard	1	0	2	2	2	2	2	1	1	1	1	0	-76.0%	-32.4%
Doubtful	77	82	81	78	78	68	67	46	40	40	41	36	-46.3%	-12.5%
Estimated Loss	55	48	35	23	23	23	16	24	20	20	20	18	12.5%	-9.6%
NPL	132	130	118	102	102	92	85	70	61	61	62	55	-35.8%	-11.8%
NPL ratio	1.80%	1.65%	1.49%	1.34%	1.34%	1.17%	0.99%	0.83%	0.70%	0.70%	0.71%	0.59%	-0.40%p	-0.12%p
Precautionary & below	392	370	333	315	315	298	299	296	292	292	288	289	-3.1%	0.3%
Precautionary & below ratio	5.36%	4.68%	4.19%	4.13%	4.13%	3.79%	3.49%	3.49%	3.35%	3.35%	3.32%	3.15%	-0.34%p	-0.18%p
<b>Loan Loss Allowance</b>	<b>385</b>	<b>380</b>	<b>358</b>	<b>339</b>	<b>339</b>	<b>331</b>	<b>337</b>	<b>327</b>	<b>325</b>	<b>325</b>	<b>316</b>	<b>318</b>	<b>-5.7%</b>	<b>0.8%</b>
Loan Loss Reserves	284	283	265	263	263	259	259	246	239	239	229	232	-10.5%	1.6%
Credit Loss Reserves	101	97	93	76	76	73	78	81	86	86	87	86	10.4%	-1.1%
Normal	114	116	127	131	131	132	137	133	129	129	117	126	-7.7%	7.4%
Precautionary	76	74	51	55	55	57	58	61	63	63	64	64	11.4%	0.3%
Substandard	0	0	1	1	1	1	1	0	0	0	0	0	-85.1%	-15.0%
Doubtful	54	57	59	58	58	51	51	34	30	30	31	27	-47.3%	-12.6%
Estimated Loss	41	36	26	17	17	17	13	18	16	16	16	15	16.6%	-8.1%
<b>Coverage Ratio</b>														(Unit : %)
NPL coverage	215.05%	217.15%	224.31%	257.32%	257.32%	281.03%	305.72%	349.72%	391.72%	391.72%	370.00%	426.06%	120.33%p	56.06%p
Precautionary & below	72.36%	76.40%	79.79%	83.66%	83.66%	86.80%	86.92%	83.09%	81.86%	81.86%	79.30%	80.31%	-6.62%p	1.01%p
<b>Delinquency</b>														(Unit : KRW in billion, %)
<b>Delinquency Rate</b>	<b>1.71%</b>	<b>1.39%</b>	<b>1.08%</b>	<b>1.02%</b>	<b>1.02%</b>	<b>1.00%</b>	<b>0.85%</b>	<b>1.04%</b>	<b>0.93%</b>	<b>0.93%</b>	<b>0.97%</b>	<b>0.79%</b>	<b>-0.06%p</b>	<b>-0.18%p</b>
Overdue Loan	124	110	86	78	78	78	73	88	80	80	84	72	-0.5%	-13.4%
Total Loan	7,284	7,882	7,909	7,594	7,594	7,849	8,531	8,459	8,689	8,689	8,650	9,161	7.4%	5.9%
<b>No. of Cardholders</b>														(Unit : thousands, %)
<b>No. of cardholders</b>	<b>11,981</b>	<b>12,172</b>	<b>12,118</b>	<b>12,010</b>	<b>12,010</b>	<b>11,999</b>	<b>11,960</b>	<b>11,860</b>	<b>11,825</b>	<b>11,825</b>	<b>11,833</b>	<b>11,891</b>	<b>-0.6%</b>	<b>0.5%</b>
Active Cardholders	6,111	6,465	6,385	6,158	6,158	6,361	6,284	6,369	6,352	6,352	6,388	6,473	3.0%	1.3%
% of Active Cardholders	51.0%	53.1%	52.7%	51.3%	51.3%	53.0%	52.5%	53.7%	53.7%	53.7%	54.0%	54.4%	1.90%p	0.46%p
· Includes Check Card														
<b>Major Indices</b>														(Unit : KRW in billion, %)
<b>13 BPS (won, Cumulative)</b>	<b>6,195</b>	<b>6,338</b>	<b>6,527</b>	<b>6,682</b>	<b>6,682</b>	<b>6,956</b>	<b>7,219</b>	<b>7,435</b>	<b>7,633</b>	<b>7,633</b>	<b>7,849</b>	<b>8,092</b>	<b>12.1%</b>	<b>3.1%</b>
<b>19 EPS (won, Cumulative)</b>	<b>114</b>	<b>245</b>	<b>430</b>	<b>581</b>	<b>581</b>	<b>273</b>	<b>534</b>	<b>748</b>	<b>942</b>	<b>942</b>	<b>205</b>	<b>446</b>	<b>-16.5%</b>	<b>117.4%</b>
<b>10 ROE (Cumulative)</b>	<b>7.43%</b>	<b>7.94%</b>	<b>9.13%</b>	<b>9.11%</b>	<b>9.11%</b>	<b>16.21%</b>	<b>15.50%</b>	<b>14.14%</b>	<b>13.11%</b>	<b>13.11%</b>	<b>10.75%</b>	<b>11.45%</b>	<b>-4.05%p</b>	<b>0.70%p</b>
<b>4 ROA (Cumulative)</b>	<b>1.51%</b>	<b>1.60%</b>	<b>1.84%</b>	<b>1.87%</b>	<b>1.87%</b>	<b>3.53%</b>	<b>3.34%</b>	<b>3.04%</b>	<b>2.81%</b>	<b>2.81%</b>	<b>2.30%</b>	<b>2.43%</b>	<b>-0.91%p</b>	<b>0.14%p</b>

FY2020 1Q FY2020 2Q FY2020 3Q FY2020 4Q FY2020 FY2021 1Q FY2021 2Q FY2021 3Q FY2021 4Q FY2021 FY2022 1Q FY2022 2Q YoY QoQ

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Consolidated Income Statement

(Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>General Operating Income</b>	<b>86.1</b>	<b>87.1</b>	<b>95.6</b>	<b>109.2</b>	<b>378.0</b>	<b>120.3</b>	<b>124.6</b>	<b>121.2</b>	<b>142.8</b>	<b>508.9</b>	<b>160.6</b>	<b>135.9</b>	<b>9.1%</b>	<b>-15.3%</b>
Net Interest Income	67.3	69.7	77.9	83.3	298.1	89.3	94.1	96.1	101.7	381.2	104.1	102.5	9.0%	-1.6%
Fee Income	16.5	16.6	15.6	16.2	64.9	16.2	16.5	18.0	16.0	66.7	24.1	25.7	55.3%	6.6%
Other	2.3	0.8	2.2	9.7	15.0	14.8	14.0	7.1	25.1	61.0	32.4	7.8	-44.5%	-76.0%
<b>SG&amp;A Expense</b>	<b>16.8</b>	<b>16.8</b>	<b>17.2</b>	<b>21.4</b>	<b>72.2</b>	<b>19.8</b>	<b>16.2</b>	<b>17.6</b>	<b>19.6</b>	<b>73.2</b>	<b>27.5</b>	<b>17.6</b>	<b>8.7%</b>	<b>-35.9%</b>
PPOP	69.3	70.3	78.5	87.8	305.9	100.5	108.3	103.5	123.3	435.6	133.0	118.3	9.2%	-11.1%
Provision Expense	10.0	13.0	17.0	17.1	57.2	14.0	21.4	12.1	19.4	67.0	9.9	20.3	-5.1%	104.3%
<b>Operating Income</b>	<b>59.3</b>	<b>57.3</b>	<b>61.4</b>	<b>70.7</b>	<b>248.6</b>	<b>86.5</b>	<b>86.9</b>	<b>91.4</b>	<b>103.9</b>	<b>368.7</b>	<b>123.1</b>	<b>98.0</b>	<b>12.7%</b>	<b>-20.4%</b>
Income Tax	13.8	16.1	17.0	16.5	63.3	20.8	23.3	22.4	26.7	93.2	32.2	25.4	8.9%	-21.1%
<b>Net Income</b>	<b>44.2</b>	<b>39.9</b>	<b>43.1</b>	<b>50.1</b>	<b>177.2</b>	<b>61.6</b>	<b>63.9</b>	<b>67.6</b>	<b>78.9</b>	<b>272.0</b>	<b>91.3</b>	<b>71.9</b>	<b>12.5%</b>	<b>-21.3%</b>

Major Indices

BPS (won, Cumulative)	44,355	46,244	48,181	50,296	50,296	51,745	54,259	52,333	55,287	55,287	57,490	57,490	6.0%	0.0%
EPS (won, Cumulative)	2,058	3,914	5,919	7,904	7,904	2,688	5,595	8,149	11,004	11,004	3,207	5,792	3.5%	80.6%
ROE (Cumulative)	15.72%	14.68%	14.49%	14.85%	14.85%	19.30%	19.19%	18.18%	18.16%	18.16%	20.17%	17.58%	-1.61%p	-2.58%p
ROA (Cumulative)	2.14%	1.97%	1.89%	1.90%	1.90%	2.31%	2.22%	2.20%	2.22%	2.22%	2.65%	2.32%	0.10%p	-0.34%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Asset Quality</b>														(Unit : KRW in billion, %)
<b>Total Credit</b>	<b>7,854</b>	<b>8,391</b>	<b>8,867</b>	<b>9,578</b>	<b>9,578</b>	<b>9,895</b>	<b>10,797</b>	<b>11,298</b>	<b>11,874</b>	<b>11,874</b>	<b>12,426</b>	<b>12,755</b>	<b>18.1%</b>	<b>2.7%</b>
Normal	7,627	8,255	8,748	9,466	9,466	9,788	10,695	11,200	11,771	11,771	12,335	12,662	18.4%	2.6%
Precautionary	121	52	53	50	50	34	32	38	44	44	38	39	20.9%	2.3%
Substandard	57	43	31	29	29	34	32	29	28	28	24	20	-38.2%	-16.5%
Doubtful	49	39	35	29	29	39	37	30	30	30	28	34	-8.6%	20.0%
Estimated Loss	1	2	1	5	5	1	1	1	1	1	0	1	-7.1%	48.3%
NPL	106	83	67	63	63	74	70	60	59	59	52	54	-22.1%	3.8%
NPL ratio	1.35%	0.99%	0.75%	0.66%	0.66%	0.74%	0.65%	0.53%	0.50%	0.50%	0.42%	0.43%	-0.22%p	0.00%p
Precautionary & below	228	136	119	113	113	107	102	98	103	103	90	93	-8.6%	3.1%
Precautionary & below ratio	2.90%	1.62%	1.34%	1.18%	1.18%	1.08%	0.94%	0.87%	0.87%	0.87%	0.73%	0.73%	-0.21%p	0.00%p
<b>Loan Loss Allowance</b>	<b>106</b>	<b>98</b>	<b>96</b>	<b>102</b>	<b>102</b>	<b>108</b>	<b>112</b>	<b>110</b>	<b>111</b>	<b>111</b>	<b>113</b>	<b>115</b>	<b>2.9%</b>	<b>2.3%</b>
Loan Loss Reserves	85	82	81	82	82	78	78	79	75	75	72	80	2.9%	11.2%
Credit Loss Reserves	21	16	15	20	20	29	34	30	37	37	41	35	3.0%	-13.2%
<b>Coverage Ratio</b>														
NPL coverage	79.62%	98.26%	121.85%	130.58%	130.58%	106.73%	111.16%	131.52%	126.61%	126.61%	137.15%	146.96%	35.80%p	9.81%p
Precautionary & below	37.15%	60.37%	68.12%	73.15%	73.15%	73.28%	76.22%	80.83%	72.21%	72.21%	79.64%	85.86%	9.64%p	6.22%p
<b>Delinquency</b>														(Unit : KRW in billion, %)
<b>Delinquency Rate</b>	<b>1.18%</b>	<b>1.01%</b>	<b>0.77%</b>	<b>0.74%</b>	<b>0.74%</b>	<b>0.58%</b>	<b>0.50%</b>	<b>0.49%</b>	<b>0.49%</b>	<b>0.49%</b>	<b>0.49%</b>	<b>0.49%</b>	<b>-0.01%p</b>	<b>0.00%p</b>
Overdue Loan	92	85	68	71	71	57	54	56	56	62	62	62	14.9%	0.0%
Total Loan	7,854	8,391	8,867	9,578	9,578	9,895	10,797	11,298	11,874	11,874	12,426	12,755	18.1%	2.7%
<b>Regulatory Guideline</b>														(Unit : %)
Adjusted CAR (minimum 7%)	13.81%	13.31%	13.01%	12.50%	12.50%	12.22%	11.68%	14.10%	13.90%	13.90%	13.63%	13.68%	2.00%p	0.05%p
Leverage Multiple (maximum 9x) *	7.80	8.13	8.33	8.86	8.86	8.86	9.29	7.61	7.91	7.91	7.77	7.83	-15.7%	0.8%

\* Total Asset divided by total equity

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Hana Alternative Asset Mgmt.

Consolidated Income Statement

(Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>General Operating Income</b>	<b>7.3</b>	<b>12.2</b>	<b>10.9</b>	<b>14.2</b>	<b>44.5</b>	<b>16.5</b>	<b>11.1</b>	<b>14.7</b>	<b>25.3</b>	<b>67.6</b>	<b>20.2</b>	<b>14.7</b>	<b>32.5%</b>	<b>-27.3%</b>
Net Interest Income	0.2	0.2	0.2	0.1	0.7	0.1	0.3	0.3	0.4	1.1	0.4	0.4	50.7%	6.1%
Fee Income	6.3	10.6	9.0	13.8	39.7	14.9	9.6	-0.4	19.0	43.1	16.8	12.1	26.5%	-27.7%
Other	0.7	1.4	1.7	0.2	4.0	1.5	1.2	14.8	5.9	23.4	3.0	2.1	76.0%	-30.2%
<b>SG&amp;A Expense</b>	<b>3.7</b>	<b>4.1</b>	<b>4.0</b>	<b>7.1</b>	<b>19.0</b>	<b>5.4</b>	<b>5.3</b>	<b>5.4</b>	<b>8.9</b>	<b>25.0</b>	<b>6.6</b>	<b>6.1</b>	<b>16.9%</b>	<b>-7.1%</b>
PPOP	3.5	8.1	6.9	7.0	25.5	11.1	5.8	9.3	16.4	42.7	13.6	8.5	46.5%	-37.2%
Provision Expense	-1.4	0.1	0.0	1.7	0.4	0.2	0.0	0.0	0.7	0.9	-0.1	-0.6	N/A	N/A
<b>Operating Income</b>	<b>5.0</b>	<b>8.0</b>	<b>6.9</b>	<b>5.3</b>	<b>25.1</b>	<b>10.9</b>	<b>5.8</b>	<b>9.3</b>	<b>15.8</b>	<b>41.8</b>	<b>13.7</b>	<b>9.2</b>	<b>57.4%</b>	<b>-33.2%</b>
Income Tax	1.3	2.1	1.8	1.2	6.4	2.9	1.5	2.7	4.0	11.0	3.6	2.3	57.1%	-35.8%
<b>Net Income</b>	<b>3.7</b>	<b>5.9</b>	<b>5.0</b>	<b>4.0</b>	<b>18.6</b>	<b>7.9</b>	<b>4.1</b>	<b>7.6</b>	<b>11.4</b>	<b>31.0</b>	<b>10.0</b>	<b>6.9</b>	<b>68.6%</b>	<b>-30.3%</b>

Major Indices

BPS (won, Cumulative)	31,642	33,348	34,785	35,924	35,924	36,748	39,611	40,163	42,644	42,644	43,729	45,244	14.2%	3.5%
ROE (Cumulative)	13.92%	17.56%	17.28%	16.12%	16.12%	25.29%	16.71%	16.93%	19.02%	19.02%	20.43%	16.96%	0.25%p	-3.46%p
ROA (Cumulative)	12.60%	16.03%	15.80%	14.66%	14.66%	22.60%	15.23%	15.57%	17.35%	17.35%	18.22%	15.33%	0.10%p	-2.88%p

Hana Asset Trust

Separated Income Statement

(Unit : KRW in billion)

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>General Operating Income</b>	<b>33.7</b>	<b>35.5</b>	<b>44.4</b>	<b>34.7</b>	<b>148.4</b>	<b>34.4</b>	<b>37.7</b>	<b>44.8</b>	<b>45.3</b>	<b>162.2</b>	<b>40.1</b>	<b>48.3</b>	<b>28.2%</b>	<b>20.5%</b>
Net Interest Income	1.8	2.3	2.1	1.8	8.0	2.1	1.5	1.4	1.6	6.6	2.2	2.4	64.9%	10.6%
Fee Income	31.4	32.7	38.2	33.0	135.2	31.8	35.4	38.7	42.2	148.1	36.2	38.5	8.8%	6.4%
Other	0.5	0.6	4.1	0.0	5.2	0.4	0.8	4.8	1.5	7.5	1.7	7.3	830.0%	339.9%
<b>SG&amp;A Expense</b>	<b>7.6</b>	<b>8.7</b>	<b>8.4</b>	<b>15.4</b>	<b>40.1</b>	<b>7.6</b>	<b>9.9</b>	<b>9.1</b>	<b>15.3</b>	<b>41.9</b>	<b>9.1</b>	<b>11.8</b>	<b>19.0%</b>	<b>29.7%</b>
PPOP	26.1	26.8	36.1	19.3	108.3	26.7	27.7	35.8	30.0	120.2	31.0	36.5	31.4%	17.7%
Provision Expense	0.1	0.1	0.2	-0.7	-0.4	0.1	-3.8	-0.1	-1.6	-5.4	-0.3	0.6	N/A	N/A
<b>Operating Income</b>	<b>26.0</b>	<b>26.8</b>	<b>35.9</b>	<b>20.1</b>	<b>108.7</b>	<b>26.7</b>	<b>31.6</b>	<b>35.8</b>	<b>31.6</b>	<b>125.7</b>	<b>31.3</b>	<b>35.9</b>	<b>13.7%</b>	<b>14.7%</b>
Income Tax	6.3	7.2	9.3	4.7	27.5	7.2	8.3	9.3	8.4	33.2	8.4	9.0	8.6%	7.4%
<b>Net Income</b>	<b>19.6</b>	<b>19.6</b>	<b>26.4</b>	<b>15.2</b>	<b>80.8</b>	<b>19.3</b>	<b>23.3</b>	<b>26.6</b>	<b>23.6</b>	<b>92.7</b>	<b>23.3</b>	<b>26.9</b>	<b>15.3%</b>	<b>15.4%</b>

Major Indices

BPS (won, Cumulative)	29,855	31,817	34,461	35,976	35,976	35,906	38,236	39,895	42,250	42,250	42,578	45,265	18.4%	6.3%
ROE (Cumulative)	27.31%	26.42%	28.29%	25.26%	25.26%	21.78%	23.40%	24.66%	24.12%	24.12%	22.26%	23.32%	-0.09%p	1.06%p
ROA (Cumulative)	18.26%	19.09%	21.29%	19.40%	19.40%	17.93%	19.50%	20.69%	20.16%	20.16%	18.32%	19.39%	-0.11%p	1.08%p



	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Hana F&amp;I</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>8.0</b>	<b>8.6</b>	<b>10.3</b>	<b>12.4</b>	<b>39.3</b>	<b>14.7</b>	<b>16.6</b>	<b>14.9</b>	<b>14.9</b>	<b>61.1</b>	<b>15.2</b>	<b>18.3</b>	<b>10.1%</b>	<b>19.8%</b>
Net Interest Income	9.5	9.3	12.1	16.6	47.5	16.5	19.2	17.7	17.0	70.5	14.9	20.0	4.1%	34.7%
Fee Income	-0.9	-1.5	-2.0	-3.2	-7.7	-2.3	-2.8	-3.0	-2.0	-10.1	-2.5	-3.4	N/A	N/A
Other	-0.6	0.8	0.2	-1.0	-0.6	0.4	0.2	0.2	0.0	0.8	2.9	1.7	900.5%	-42.9%
<b>SG&amp;A Expense</b>	<b>1.7</b>	<b>1.9</b>	<b>1.9</b>	<b>2.3</b>	<b>7.8</b>	<b>2.1</b>	<b>2.2</b>	<b>2.3</b>	<b>2.2</b>	<b>8.7</b>	<b>2.0</b>	<b>2.6</b>	<b>18.5%</b>	<b>28.0%</b>
PPOP	6.3	6.7	8.5	10.1	31.5	12.6	14.4	12.6	12.8	52.4	13.2	15.7	8.8%	18.6%
Provision Expense	1.8	1.9	2.8	4.8	11.3	4.5	5.9	3.8	3.5	17.6	2.7	3.5	-40.2%	30.6%
<b>Operating Income</b>	<b>4.5</b>	<b>4.7</b>	<b>5.7</b>	<b>5.3</b>	<b>20.2</b>	<b>8.1</b>	<b>8.5</b>	<b>8.8</b>	<b>9.3</b>	<b>34.8</b>	<b>10.5</b>	<b>12.1</b>	<b>42.6%</b>	<b>15.5%</b>
Income Tax	1.0	1.0	1.3	1.2	4.5	1.8	1.9	1.9	3.7	9.3	2.3	3.0	61.4%	31.9%
<b>Net Income</b>	<b>3.5</b>	<b>3.7</b>	<b>4.4</b>	<b>4.0</b>	<b>15.6</b>	<b>6.3</b>	<b>6.6</b>	<b>6.9</b>	<b>5.6</b>	<b>25.4</b>	<b>8.2</b>	<b>9.1</b>	<b>36.7%</b>	<b>10.5%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	4,250	4,347	4,459	4,558	4,558	4,808	4,928	5,052	5,149	5,149	5,296	5,467	11.0%	3.2%
ROE (Cumulative)	7.97%	8.07%	8.58%	8.55%	8.55%	11.27%	10.79%	10.56%	9.86%	9.86%	11.58%	11.93%	1.14%p	0.35%p
ROA (Cumulative)	1.40%	1.32%	1.32%	1.26%	1.26%	1.73%	1.79%	1.86%	1.75%	1.75%	2.17%	2.34%	0.55%p	0.17%p
<b>Hana Investors Services</b>														
<b>Separated Income Statement</b>														
(Unit : KRW in billion)														
<b>General Operating Income</b>	<b>6.6</b>	<b>6.6</b>	<b>6.9</b>	<b>7.0</b>	<b>27.2</b>	<b>8.8</b>	<b>9.2</b>	<b>9.3</b>	<b>9.3</b>	<b>36.6</b>	<b>9.4</b>	<b>9.6</b>	<b>3.9%</b>	<b>1.7%</b>
Net Interest Income	0.1	0.1	0.1	0.1	0.4	0.1	0.1	0.1	0.1	0.5	0.2	0.2	58.7%	8.0%
Fee Income	6.5	6.5	6.8	6.9	26.7	8.6	9.1	9.2	9.2	36.1	9.2	9.4	3.1%	1.5%
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
<b>SG&amp;A Expense</b>	<b>5.4</b>	<b>5.2</b>	<b>5.4</b>	<b>6.1</b>	<b>22.1</b>	<b>6.6</b>	<b>6.4</b>	<b>6.4</b>	<b>6.0</b>	<b>25.4</b>	<b>6.5</b>	<b>5.9</b>	<b>-7.8%</b>	<b>-9.0%</b>
PPOP	1.2	1.5	1.5	1.0	5.1	2.2	2.8	3.0	3.3	11.2	2.9	3.6	31.2%	25.9%
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
<b>Operating Income</b>	<b>1.2</b>	<b>1.5</b>	<b>1.5</b>	<b>1.0</b>	<b>5.1</b>	<b>2.2</b>	<b>2.8</b>	<b>2.9</b>	<b>3.3</b>	<b>11.2</b>	<b>2.9</b>	<b>3.6</b>	<b>31.1%</b>	<b>25.8%</b>
Income Tax	0.2	0.3	0.5	0.4	1.3	0.6	0.7	0.8	0.6	2.8	0.7	0.9	27.4%	27.3%
<b>Net Income</b>	<b>1.0</b>	<b>1.1</b>	<b>1.0</b>	<b>0.6</b>	<b>3.7</b>	<b>1.5</b>	<b>2.0</b>	<b>2.1</b>	<b>2.6</b>	<b>8.3</b>	<b>2.2</b>	<b>2.7</b>	<b>33.9%</b>	<b>24.6%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	70,253	72,458	74,436	75,180	75,180	76,221	80,192	82,347	87,750	87,750	88,094	93,409	16.5%	6.0%
ROE (Cumulative)	11.53%	11.99%	11.55%	10.09%	10.09%	16.08%	18.21%	18.89%	20.26%	20.26%	19.68%	21.53%	3.31%p	1.85%p
ROA (Cumulative)	9.51%	9.97%	9.63%	8.33%	8.33%	12.87%	14.76%	15.38%	16.31%	16.31%	15.29%	17.01%	2.25%p	1.72%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Hana Life Insurance</b>														
<b>Consolidated Income Statement</b>														
<b>General Operating Income</b>	<b>33.3</b>	<b>14.3</b>	<b>14.9</b>	<b>9.4</b>	<b>71.9</b>	<b>17.0</b>	<b>15.1</b>	<b>14.1</b>	<b>12.8</b>	<b>59.0</b>	<b>16.0</b>	<b>23.1</b>	<b>53.3%</b>	<b>44.6%</b>
Net Interest Income	16.7	15.5	15.5	15.6	63.3	15.6	16.3	17.0	17.5	66.4	18.4	18.8	15.4%	2.0%
Fee Income	11.9	7.4	6.6	8.1	34.1	21.1	24.3	17.6	13.9	76.9	16.9	9.0	-63.1%	-47.0%
Other	4.7	-8.6	-7.3	-14.3	-25.4	-19.7	-25.5	-20.5	-18.7	-84.4	-19.4	-4.6	N/A	N/A
<b>SG&amp;A Expense</b>	<b>11.6</b>	<b>10.4</b>	<b>14.0</b>	<b>11.6</b>	<b>47.6</b>	<b>10.6</b>	<b>10.8</b>	<b>10.4</b>	<b>9.5</b>	<b>41.3</b>	<b>11.2</b>	<b>11.6</b>	<b>7.5%</b>	<b>4.0%</b>
PPOP	21.7	4.0	0.9	-2.2	24.3	6.4	4.2	3.7	3.2	17.6	4.8	11.5	170.4%	139.7%
Provision Expense	0.1	-0.1	0.0	0.5	0.5	-0.1	0.0	0.4	0.3	0.6	0.0	0.2	N/A	N/A
<b>Operating Income</b>	<b>21.6</b>	<b>4.0</b>	<b>0.8</b>	<b>-2.7</b>	<b>23.8</b>	<b>6.5</b>	<b>4.3</b>	<b>3.3</b>	<b>3.0</b>	<b>17.0</b>	<b>4.8</b>	<b>11.2</b>	<b>164.4%</b>	<b>135.3%</b>
Income Tax	5.0	1.7	0.5	-2.2	4.8	6.1	1.1	0.6	0.8	8.7	2.6	1.6	49.0%	-36.0%
<b>Net Income</b>	<b>19.0</b>	<b>4.3</b>	<b>2.4</b>	<b>0.9</b>	<b>26.6</b>	<b>17.9</b>	<b>3.0</b>	<b>1.9</b>	<b>1.4</b>	<b>24.3</b>	<b>1.8</b>	<b>9.2</b>	<b>206.9%</b>	<b>420.0%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	10,590	10,782	10,841	10,282	10,282	9,967	9,944	9,647	10,032	10,032	8,234	6,482	-34.8%	-21.3%
ROE (Cumulative)	21.97%	13.26%	9.62%	7.50%	7.50%	21.29%	12.43%	9.10%	6.90%	6.90%	1.89%	6.46%	-5.97%p	4.57%p
ROA (Cumulative)	1.56%	0.94%	0.68%	0.52%	0.52%	1.37%	0.79%	0.57%	0.44%	0.44%	0.12%	0.38%	-0.41%p	0.26%p

<b>Hana Insurance</b>														
<b>Separated Income Statement</b>														
(Unit : KRW in billion)														
<b>General Operating Income</b>		<b>3.7</b>	<b>21.1</b>	<b>26.9</b>	<b>51.7</b>	<b>31.8</b>	<b>27.2</b>	<b>28.4</b>	<b>16.7</b>	<b>104.1</b>	<b>26.8</b>	<b>27.0</b>	<b>-1.0%</b>	<b>0.7%</b>
Net Interest Income		0.8	2.3	2.9	6.0	3.2	3.5	3.9	4.3	14.9	4.3	5.0	41.7%	17.2%
Fee Income		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	N/A	22.6%
Other		2.9	18.7	24.0	45.6	28.5	23.7	24.5	12.4	89.1	22.3	21.7	-8.2%	-2.6%
<b>SG&amp;A Expense</b>		<b>7.6</b>	<b>23.3</b>	<b>23.8</b>	<b>54.7</b>	<b>25.6</b>	<b>27.5</b>	<b>28.1</b>	<b>39.3</b>	<b>120.5</b>	<b>32.2</b>	<b>35.3</b>	<b>28.0%</b>	<b>9.5%</b>
PPOP		-3.9	-2.2	3.1	-3.0	6.2	-0.3	0.2	-22.6	-16.4	-5.4	-8.3	N/A	N/A
Provision Expense		0.3	-0.1	1.7	1.8	0.1	0.1	0.1	0.1	0.4	0.1	0.1	-16.4%	11.5%
<b>Operating Income</b>		<b>-4.2</b>	<b>-2.1</b>	<b>1.4</b>	<b>-4.8</b>	<b>6.1</b>	<b>-0.4</b>	<b>0.1</b>	<b>-22.7</b>	<b>-16.8</b>	<b>-5.5</b>	<b>-8.4</b>	<b>N/A</b>	<b>N/A</b>
Income Tax		0.0	0.4	1.1	1.5	1.9	0.5	0.9	4.2	7.5	3.8	3.8	723.6%	1.1%
<b>Net Income</b>		<b>-4.0</b>	<b>-1.9</b>	<b>0.8</b>	<b>-5.2</b>	<b>4.8</b>	<b>-0.3</b>	<b>-0.3</b>	<b>12.6</b>	<b>16.8</b>	<b>-8.9</b>	<b>-12.2</b>	<b>N/A</b>	<b>N/A</b>
<b>Major Indices</b>														
BPS (won, Cumulative)		3,559	3,790	3,751	3,751	6,865	6,842	6,738	7,020	7,020	6,323	5,483	-19.9%	-13.3%
ROE (Cumulative)		-42.18%	-11.51%	-5.05%	-5.05%	6.78%	3.90%	2.44%	7.25%	7.25%	-15.98%	-20.11%	-24.00%p	-4.13%p
ROA (Cumulative)		-5.03%	-1.76%	-0.84%	-0.84%	1.72%	0.78%	0.48%	1.39%	1.39%	-2.64%	-3.10%	-3.88%p	-0.46%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Hana Savings Bank</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>12.4</b>	<b>14.6</b>	<b>18.7</b>	<b>16.1</b>	<b>61.7</b>	<b>19.9</b>	<b>20.0</b>	<b>22.8</b>	<b>23.6</b>	<b>86.3</b>	<b>27.7</b>	<b>28.4</b>	<b>42.3%</b>	<b>2.7%</b>
Net Interest Income	12.5	14.4	15.2	17.3	59.4	18.6	20.2	22.1	25.3	86.2	26.0	27.1	33.8%	4.2%
Fee Income	0.5	0.5	0.9	0.8	2.7	2.1	1.9	1.8	1.5	7.2	1.5	2.8	49.7%	90.5%
Other	-0.7	-0.3	2.5	-2.0	-0.4	-0.8	-2.1	-1.1	-3.2	-7.2	0.2	-1.5	N/A	N/A
<b>SG&amp;A Expense</b>	<b>6.5</b>	<b>6.9</b>	<b>6.3</b>	<b>7.6</b>	<b>27.3</b>	<b>8.1</b>	<b>7.7</b>	<b>8.3</b>	<b>9.3</b>	<b>33.3</b>	<b>9.6</b>	<b>9.6</b>	<b>25.8%</b>	<b>-0.1%</b>
PPOP	5.9	7.7	12.3	8.5	34.4	11.8	12.3	14.5	14.3	52.9	18.0	18.8	52.6%	4.3%
Provision Expense	2.1	2.1	4.7	1.7	10.5	4.8	1.5	4.5	5.6	16.4	7.3	9.3	531.0%	27.7%
<b>Operating Income</b>	<b>3.8</b>	<b>5.6</b>	<b>7.6</b>	<b>6.8</b>	<b>23.8</b>	<b>7.0</b>	<b>10.8</b>	<b>10.0</b>	<b>8.7</b>	<b>36.5</b>	<b>10.8</b>	<b>9.5</b>	<b>-12.2%</b>	<b>-11.6%</b>
Income Tax	2.0	0.6	1.7	2.1	6.5	1.8	2.8	2.7	2.6	10.0	3.5	2.2	-20.2%	-36.3%
<b>Net Income</b>	<b>1.9</b>	<b>5.0</b>	<b>6.5</b>	<b>4.7</b>	<b>18.0</b>	<b>5.2</b>	<b>8.0</b>	<b>7.3</b>	<b>6.1</b>	<b>26.5</b>	<b>7.2</b>	<b>7.2</b>	<b>-9.6%</b>	<b>0.1%</b>
							13.2							
<b>Major Indices</b>														
BPS (won, Cumulative)	14,833	15,165	15,599	15,903	15,903	15,986	16,524	15,367	15,612	15,612	15,622	15,935	-3.6%	2.0%
ROE (Cumulative)	3.41%	6.20%	7.88%	7.87%	7.87%	8.76%	10.98%	10.12%	9.21%	9.21%	8.14%	8.04%	-2.94%p	-0.09%p
ROA (Cumulative)	0.56%	0.97%	1.19%	1.15%	1.15%	1.09%	1.35%	1.33%	1.24%	1.24%	1.15%	1.10%	-0.24%p	-0.05%p
<b>Hana TI</b>														
<b>Consolidated Income Statement</b>														
	(Unit : KRW in billion)													
<b>General Operating Income</b>	<b>1.8</b>	<b>1.7</b>	<b>1.9</b>	<b>2.3</b>	<b>7.7</b>	<b>0.9</b>	<b>1.9</b>	<b>3.4</b>	<b>1.5</b>	<b>7.7</b>	<b>3.3</b>	<b>2.9</b>	<b>50.9%</b>	<b>-13.1%</b>
Net Interest Income	-1.8	-1.9	-1.8	-1.8	-7.3	-1.8	-1.8	-1.9	-1.9	-7.5	-1.4	-1.2	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	3.6	3.5	3.8	4.2	15.1	2.7	3.7	5.3	3.4	15.1	4.7	4.1	8.9%	-14.2%
<b>SG&amp;A Expense</b>	<b>1.6</b>	<b>1.3</b>	<b>1.6</b>	<b>1.6</b>	<b>6.2</b>	<b>1.5</b>	<b>1.7</b>	<b>1.6</b>	<b>1.8</b>	<b>6.7</b>	<b>1.9</b>	<b>1.9</b>	<b>9.8%</b>	<b>-1.7%</b>
PPOP	0.1	0.3	0.4	0.7	1.5	-0.7	0.2	1.7	-0.3	1.0	1.4	1.0	405.3%	-28.7%
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
<b>Operating Income</b>	<b>0.1</b>	<b>0.3</b>	<b>0.4</b>	<b>0.7</b>	<b>1.5</b>	<b>-0.7</b>	<b>0.2</b>	<b>1.7</b>	<b>-0.3</b>	<b>1.0</b>	<b>1.4</b>	<b>1.0</b>	<b>405.3%</b>	<b>-28.7%</b>
Income Tax	0.0	0.2	0.2	0.5	1.0	-0.1	0.2	0.6	0.1	0.8	30.6	0.2	22.0%	-99.2%
<b>Net Income</b>	<b>0.2</b>	<b>0.2</b>	<b>0.0</b>	<b>0.3</b>	<b>0.7</b>	<b>-0.5</b>	<b>0.2</b>	<b>1.3</b>	<b>-0.5</b>	<b>0.4</b>	<b>81.8</b>	<b>0.7</b>	<b>307.1%</b>	<b>-99.2%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	5,310	5,325	5,316	5,287	5,287	5,150	5,154	5,219	5,098	5,098	9,051	9,082	76.2%	0.3%
ROE (Cumulative)	0.73%	0.69%	0.51%	0.67%	0.67%	-1.86%	-0.61%	1.20%	0.39%	0.39%	227.00%	103.99%	104.60%p	-123.01%p
ROA (Cumulative)	0.17%	0.16%	0.13%	0.16%	0.16%	-0.42%	-0.14%	0.27%	0.08%	0.08%	61.92%	29.63%	29.77%p	-32.29%p

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2020	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2021	FY2022 1Q	FY2022 2Q	YoY	QoQ
<b>Hana Ventures</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>1.0</b>	<b>2.1</b>	<b>1.7</b>	<b>3.8</b>	<b>8.6</b>	<b>1.2</b>	<b>2.4</b>	<b>1.2</b>	<b>5.2</b>	<b>10.0</b>	<b>2.6</b>	<b>1.3</b>	<b>-45.7%</b>	<b>-49.2%</b>
Net Interest Income	0.1	0.1	0.1	0.1	0.3	0.0	0.1	0.1	0.1	0.2	0.0	0.0	N/A	N/A
Fee Income	0.6	0.6	0.6	0.9	2.7	1.0	1.1	1.2	1.9	5.1	2.1	2.7	156.4%	30.5%
Other	0.4	1.5	1.1	2.8	5.7	0.2	1.3	-0.1	3.3	4.6	0.5	-1.4	N/A	N/A
<b>SG&amp;A Expense</b>	<b>0.9</b>	<b>0.8</b>	<b>0.9</b>	<b>1.7</b>	<b>4.4</b>	<b>1.0</b>	<b>1.0</b>	<b>1.6</b>	<b>1.8</b>	<b>5.4</b>	<b>1.3</b>	<b>1.4</b>	<b>38.6%</b>	<b>6.5%</b>
PPOP	0.1	1.3	0.8	2.0	4.3	0.2	1.4	-0.4	3.4	4.6	1.3	-0.1	N/A	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
<b>Operating Income</b>	<b>0.1</b>	<b>1.3</b>	<b>0.8</b>	<b>2.0</b>	<b>4.3</b>	<b>0.2</b>	<b>1.4</b>	<b>-0.4</b>	<b>3.4</b>	<b>4.6</b>	<b>1.3</b>	<b>-0.1</b>	<b>N/A</b>	<b>N/A</b>
Income Tax	0.0	0.0	0.5	0.5	1.0	0.1	0.4	0.1	1.5	2.0	0.7	-0.3	N/A	N/A
<b>Net Income</b>	<b>0.1</b>	<b>1.2</b>	<b>0.3</b>	<b>1.3</b>	<b>2.9</b>	<b>0.0</b>	<b>1.2</b>	<b>0.2</b>	<b>4.1</b>	<b>5.5</b>	<b>1.8</b>	<b>-0.6</b>	<b>N/A</b>	<b>N/A</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	4,859	4,919	4,935	4,997	4,997	4,997	5,059	5,070	5,274	5,274	5,360	5,331	5.4%	-0.5%
ROE (Cumulative)	0.45%	2.67%	2.22%	2.98%	2.98%	0.04%	2.45%	1.83%	5.37%	5.37%	6.83%	2.28%	-0.17%p	-4.55%p
ROA (Cumulative)	0.44%	2.63%	2.19%	2.92%	2.92%	0.04%	2.39%	1.79%	5.22%	5.22%	6.56%	2.20%	-0.19%p	-4.36%p

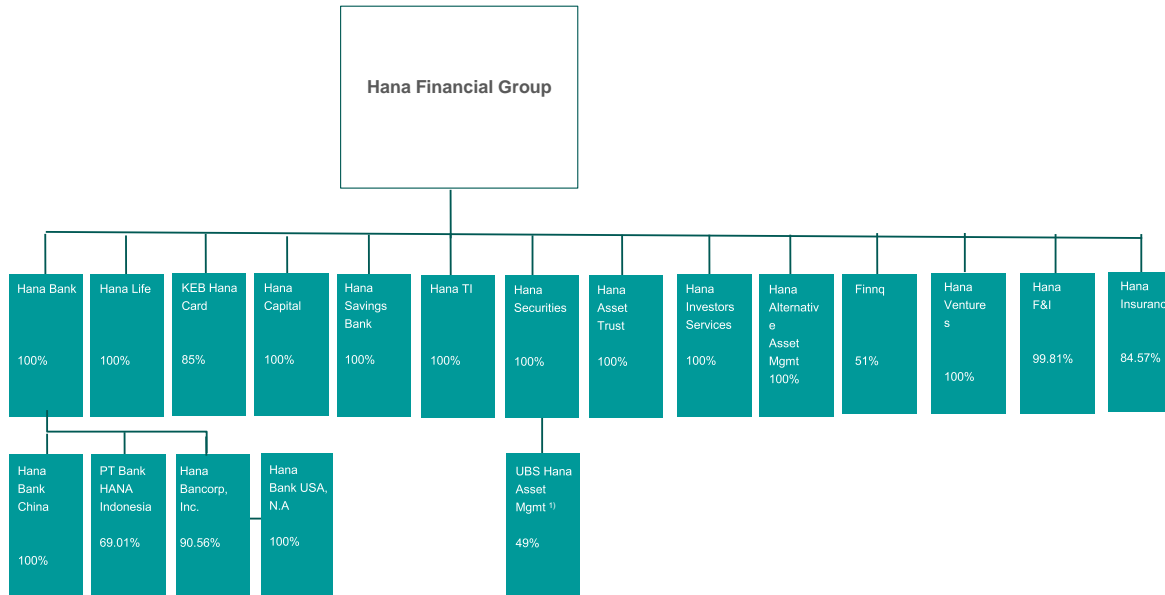
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Organizational Chart

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%)
- 2021.07.19 Hana Asset Management Asia established as subsidiary under holding company
- 2022.06.24 Hana Asset Management Asia excluded from subsidiary of holding company, and then transferred as subsidiary of Hana Financial Investment
- 2022.07.01 Hana Financial Investment renamed as Hana Securities

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**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