

Hana Financial Group

IR Databook

2Q 2023

Table of Contents

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

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

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

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
Hana Securities												
Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
Shareholder Information												
	(Unit : KRW in billion)											
Stock Price (Won)	42,800	46,050	46,400	42,050	48,600	39,350	35,450	42,050	40,700	39,200	-0.4%	-3.7%
Number of Outstanding Shares	300,242,062	300,242,062	300,242,062	300,242,062	300,242,062	295,903,476	295,903,476	295,903,476	295,903,476	295,903,476	N/A	N/A
Market Capitalization	12,850	13,826	13,931	12,625	14,592	11,644	10,490	12,443	12,043	11,599	-0.4%	-3.7%
Dividend per share (Won)	-	700	-	2,400 (3,100)	-	800	-	2,550 (3,350)	600	600	-25.0%	0.0%
	() including interim dividend											
[Group] Profitability												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.74%	0.76%	0.76%	0.74%	0.73%	0.68%	0.71%	0.66%	0.78%	0.71%	0.03%p	-0.07%p
ROE (Consolidated)	10.96%	11.25%	11.23%	10.89%	10.77%	10.07%	10.89%	10.08%	12.05%	10.87%	0.80%p	-1.17%p
EPS (Won, Cumulative)	2,803	5,886	9,072	11,819	3,045	5,772	9,526	11,865	3,682	6,759	17.1%	83.6%
BPS (Won, Cumulative)	99,905	103,428	105,797	108,354	108,066	110,283	113,342	114,353	117,956	120,525	9.3%	2.2%
C/I ratio (Cumulative)	46.5%	44.0%	44.2%	44.0%	48.9%	44.5%	41.9%	41.9%	37.5%	37.1%	-7.43%p	-0.43%p
C/I ratio (Quarterly)	46.5%	41.7%	44.5%	43.4%	48.9%	39.8%	37.0%	42.0%	37.5%	36.6%	-3.14%p	-0.89%p
Net Income (Quarterly)	835.7	917.1	928.8	844.5	911.2	821.3	1125.3	712.8	1,102.2	918.7	11.9%	-16.6%
NIM (Cumulative) *	1.61%	1.64%	1.64%	1.66%	1.71%	1.76%	1.78%	1.83%	1.88%	1.86%	0.10%p	-0.02%p
NIS (Cumulative)	1.59%	1.63%	1.63%	1.64%	1.68%	1.73%	1.75%	1.78%	1.80%	1.77%	0.04%p	-0.03%p
NIM (Quarterly) *	1.61%	1.67%	1.64%	1.71%	1.71%	1.80%	1.82%	1.96%	1.88%	1.84%	0.04%p	-0.04%p
NIS (Quarterly)	1.59%	1.65%	1.62%	1.69%	1.68%	1.77%	1.78%	1.89%	1.80%	1.75%	-0.02%p	-0.05%p
	* Industry-wide accounting change (IFRS15) applied in Hana Card since FY2018											
[Hana Bank] Profitability												
	(Unit : KRW in billion, %)											
ROA (Consolidated)	0.58%	0.62%	0.63%	0.62%	0.61%	0.62%	0.65%	0.66%	0.80%	0.75%	0.14%p	-0.05%p
ROE (Consolidated)	8.80%	9.44%	9.65%	9.42%	9.54%	9.72%	10.46%	10.72%	13.13%	12.22%	2.50%p	-0.91%p
EPS (Won, Cumulative)	535	1,164	1,810	2,389	620	1,271	2,080	2,866	903	1,705	34.1%	88.7%
BPS (Won, Cumulative)	24,513	25,284	25,554	26,081	25,852	26,363	26,690	27,197	27,765	28,498	8.1%	2.6%
C/I ratio (Cumulative)	49.6%	46.6%	45.7%	44.8%	50.5%	45.3%	42.2%	41.2%	37.1%	37.2%	-8.16%p	0.02%p
C/I ratio (Quarterly)	49.6%	43.8%	44.0%	42.2%	50.5%	40.2%	36.6%	38.6%	37.1%	37.2%	-3.00%p	0.03%p
Net Income (Quarterly)	575.5	677.5	694.0	623.4	667.1	706.5	870.2	852.0	970.7	868.3	22.9%	-10.6%
NIM (Cumulative)	1.36%	1.38%	1.39%	1.41%	1.50%	1.55%	1.57%	1.62%	1.68%	1.64%	0.10%p	-0.03%p
NIS (Cumulative)	1.34%	1.38%	1.38%	1.39%	1.49%	1.53%	1.54%	1.59%	1.61%	1.57%	0.04%p	-0.04%p
NIM (Quarterly)	1.36%	1.41%	1.40%	1.47%	1.50%	1.59%	1.62%	1.74%	1.68%	1.61%	0.02%p	-0.07%p
NIS (Quarterly)	1.34%	1.40%	1.39%	1.46%	1.49%	1.57%	1.58%	1.69%	1.61%	1.54%	-0.03%p	-0.07%p

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Group] Business Volume (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	478,774	484,713	502,465	502,445	530,000	550,295	597,809	568,603	587,731	593,609	7.9%	1.0%
Total Deposits*	289,665	292,560	301,736	306,835	314,798	320,223	343,567	344,259	342,008	344,374	7.5%	0.7%
Total Loans*	244,177	248,795	254,352	256,711	259,701	264,889	268,342	273,972	274,463	281,028	6.1%	2.4%

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

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Hana Bank] Business Volume (Unit : KRW in billion, %)												
Total Assets (excl. Trust Asset)	410,685	417,663	431,621	430,194	453,870	449,253	512,232	485,309	496,484	500,154	11.3%	0.7%
Total Deposits	289,665	292,560	301,736	306,835	314,798	320,223	343,567	344,259	342,008	344,374	7.5%	0.7%
Total Loans*	244,177	248,795	254,352	256,711	259,701	264,889	268,342	273,972	274,463	281,028	6.1%	2.4%

* Total Loans include only KRW Loans

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Group] Asset Quality (Unit : %)												
Precautionary & below ratio	1.10%	1.08%	1.07%	1.10%	1.10%	1.10%	1.17%	1.36%	1.45%	1.46%	0.36%p	0.01%p
NPL Ratio	0.40%	0.36%	0.33%	0.32%	0.36%	0.37%	0.35%	0.34%	0.40%	0.45%	0.08%p	0.05%p
NPL Coverage	140.09%	151.25%	157.61%	177.26%	160.44%	164.39%	175.69%	195.86%	172.70%	167.40%	3.01%p	-5.29%p

* NPL Coverage ratios include only loan loss reserves

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Hana Bank] Asset Quality (Unit : %)												
Precautionary & below ratio	0.86%	0.84%	0.83%	0.81%	0.79%	0.77%	0.81%	0.80%	0.83%	0.77%	0.00%p	-0.05%p
NPL ratio	0.34%	0.30%	0.27%	0.26%	0.24%	0.24%	0.21%	0.21%	0.21%	0.21%	-0.03%p	0.00%p
NPL Coverage	124.99%	136.86%	142.48%	163.94%	179.18%	188.45%	207.27%	227.32%	230.36%	243.76%	55.31%p	13.39%p
Delinquency rate	0.24%	0.20%	0.19%	0.16%	0.16%	0.16%	0.18%	0.20%	0.23%	0.26%	0.10%p	0.03%p

* NPL Coverage ratios include only loan loss reserves

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Group] Capital Adequacy (Unit : KRW in billion, %)												
Shareholders' equity	32,005	33,264	34,393	35,499	35,696	36,760	37,358	37,628	38,588	39,240	6.7%	1.7%
BIS Ratio	16.32%	16.54%	16.60%	16.29%	16.07%	15.86%	15.34%	15.67%	15.32%	15.22%	-0.64%p	-0.09%p
Tier 1 CAR	15.12%	15.26%	15.38%	15.15%	15.00%	14.73%	14.25%	14.61%	14.27%	14.21%	-0.52%p	-0.06%p
Common Equity Tier 1 CAR*	14.04%	14.10%	14.07%	13.78%	13.57%	13.18%	12.85%	13.16%	12.83%	12.80%	-0.38%p	-0.03%p
Double Leverage ratio	123.96%	126.05%	123.71%	124.77%	123.24%	123.72%	124.48%	125.04%	123.20%	125.00%	1.28%p	1.80%p
Debt to Equity ratio	37.00%	36.38%	34.77%	33.20%	38.04%	32.84%	34.46%	34.75%	38.21%	33.32%	0.48%p	-4.89%p

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Hana Bank] Capital Adequacy (Unit : KRW in billion, %)												
Shareholders' equity	26,702	27,531	27,839	28,756	28,515	27,410	29,452	29,965	30,599	31,393	14.5%	2.6%
BIS Ratio	17.30%	17.90%	17.52%	17.24%	17.24%	16.76%	16.54%	16.63%	18.14%	17.79%	1.03%p	-0.35%p
Tier 1 CAR	15.25%	15.59%	15.41%	15.29%	15.42%	14.80%	14.71%	14.84%	16.26%	15.92%	1.13%p	-0.33%p
Common Equity Tier 1 CAR*	15.21%	15.56%	15.38%	15.06%	15.21%	14.60%	14.52%	14.64%	16.05%	15.72%	1.12%p	-0.33%p

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
											3.2% (RW in billion)	
[Group] Consolidated Income Statements												
General Operating Income	2,195.9	2,386.3	2,220.4	2,411.5	2,487.2	2,294.8	2,607.3	2,770.6	2,953.8	2,823.5	23.0%	-4.4%
Net Interest Income	1,723.0	1,827.3	1,882.0	2,004.9	2,050.2	2,269.7	2,317.3	2,368.8	2,175.0	2,232.1	-1.7%	2.6%
Non-Interest Income	472.9	559.0	338.4	406.7	437.1	25.0	290.0	401.8	778.7	591.4	2261.1%	-24.1%
Fee Income*	468.7	496.1	477.0	421.6	438.5	479.4	418.9	367.8	445.2	471.7	-1.6%	6.0%
Gains on Disposition & Valuation	105.0	231.8	31.0	137.0	141.2	-291.8	20.9	285.7	480.1	270.7	-192.8%	-43.6%
Other Operating Income	-100.8	-168.9	-169.5	-151.9	-142.6	-162.6	-149.8	-251.7	-146.6	-151.0	N/A	N/A
SG&A Expense	1,020.4	994.6	988.5	1,047.0	1,215.9	912.5	964.4	1,164.0	1,107.8	1,033.9	13.3%	-6.7%
PPOP	1,175.5	1,391.7	1,231.9	1,364.6	1,271.4	1,382.3	1,642.9	1,606.6	1,845.9	1,789.6	29.5%	-3.1%
Credit Loss Provision	98.6	106.7	83.7	243.6	170.2	252.0	172.2	620.5	327.2	450.2	78.6%	37.6%
Operating income	1,076.9	1,285.0	1,148.3	1,120.9	1,101.2	1,130.3	1,470.7	986.1	1,518.8	1,339.4	18.5%	-11.8%
Non-Operating Income	83.1	13.6	128.2	48.9	117.5	32.6	111.9	-7.1	-22.9	-42.3	N/A	N/A
Income before Tax	1,160.0	1,298.6	1,276.5	1,169.9	1,218.7	1,162.9	1,582.6	979.0	1,495.8	1,297.1	11.5%	-13.3%
Income Tax	308.0	365.7	334.4	315.3	295.1	319.0	443.5	246.4	386.3	361.4	13.3%	-6.5%
Net Income	852.0	932.9	942.1	854.6	923.7	843.9	1,139.2	732.7	1,109.5	935.8	10.9%	-15.7%
Minority Interest Gain (Loss)	16.4	15.8	13.3	10.1	12.5	22.6	13.9	19.9	7.3	17.1	-24.3%	133.4%
N.I attributable to controlling interest	835.7	917.1	928.8	844.5	911.2	821.3	1,125.3	712.8	1,102.2	918.7	11.9%	-16.6%
*Accounting change due to the adoption of IFRS17 applied since 1Q22												
											(Unit : KRW in billion)	
[Hana Bank] Consolidated Income Statements												
General Operating Income	1,551.9	1,692.2	1,601.9	1,793.4	1,830.6	1,825.0	1,988.1	2,420.8	2,314.2	2,232.9	22.4%	-3.5%
Net Interest Income	1,408.8	1,506.7	1,559.1	1,676.0	1,683.0	1,841.7	1,975.9	2,108.0	2,000.5	1,972.7	7.1%	-1.4%
Non -Interest Income	143.1	185.5	42.8	117.4	147.6	-16.7	12.1	312.8	313.8	260.2	-1654.0%	-17.1%
Fee Income	183.7	194.0	174.4	168.2	205.4	196.9	192.7	176.2	234.4	229.7	16.7%	-2.0%
Gains on Disposition & Valuation	82.3	152.4	30.5	108.9	118.4	-31.6	11.3	342.6	257.5	220.8	-799.6%	-14.3%
Other Operating Income	-122.9	-160.9	-162.1	-159.7	-176.2	-182.1	-191.9	-206.0	-178.2	-190.3	N/A	N/A
SG&A Expense	769.7	740.7	705.5	757.3	923.6	733.2	727.0	934.9	859.6	830.2	13.2%	-3.4%
PPOP	782.2	951.6	896.4	1,036.1	907.0	1,091.7	1,261.0	1,485.9	1,454.6	1,402.7	28.5%	-3.6%
Credit Loss Provision	26.3	35.0	16.3	170.1	109.1	164.1	75.0	330.8	122.9	201.6	22.8%	64.0%
Operating Income	755.9	916.6	880.0	866.0	797.8	927.7	1,186.0	1,155.1	1,331.7	1,201.2	29.5%	-9.8%
Non-Operating income	14.6	7.8	73.5	-35.9	67.9	44.2	21.7	-28.9	-31.1	-7.1	N/A	N/A
Income before Tax	770.5	924.4	953.5	830.0	865.8	971.9	1,207.7	1,126.1	1,300.6	1,194.1	22.9%	-8.2%
Income Tax	192.9	244.4	257.7	207.8	196.4	262.7	329.8	271.0	326.4	323.6	23.2%	-0.9%
Net Income	575.5	677.5	694.0	623.4	667.1	706.5	870.2	852.0	970.7	868.3	22.9%	-10.6%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
[Group] Consolidated Balance Sheet	(Unit : KRW in billion)											
Total Asset	478,774	484,713	502,465	502,445	530,000	550,295	597,809	568,603	587,731	593,609	7.9%	1.0%
Cash and due from banks	25,833	37,154	35,949	31,407	38,704	41,965	55,910	45,840	41,424	41,148	-1.9%	-0.7%
Financial assets at fair value through profit or loss	38,903	35,686	37,066	38,718	41,400	48,422	61,410	52,375	54,134	55,043	13.7%	1.7%
Financial assets at fair value through other comprehensive income	34,022	33,253	38,189	39,474	39,888	36,974	36,773	37,780	40,915	41,602	12.5%	1.7%
Financial assets at amortised cost	21,374	22,750	23,064	23,769	27,636	33,147	36,643	38,929	37,705	37,434	12.9%	-0.7%
Loans Receivable	323,581	318,767	327,100	337,349	342,837	347,728	361,974	361,496	364,478	368,957	6.1%	1.2%
Loans in Korean Won	257,190	262,638	269,341	272,786	276,605	282,435	287,115	292,033	294,986	302,349	7.1%	2.5%
Loans in foreign currencies	24,474	24,941	26,902	28,783	30,338	33,734	35,891	32,508	33,353	32,271	-4.3%	-3.2%
Bills Bought	10	2	31	187	32	164	240	1,235	351	290	77.1%	-17.5%
Credit Card Loans	7,636	8,201	7,762	8,024	7,838	8,195	8,769	9,278	9,750	10,122	23.5%	3.8%
Derivative assets used for hedging purposes	105	103	95	78	37	51	80	32	24	17	-66.0%	-28.2%
Investment in associates and joint ventures	2,845	2,891	3,131	3,282	3,524	3,799	4,218	3,918	4,082	4,058	6.8%	-0.6%
Property and equipment	3,230	3,230	3,512	3,540	3,731	4,416	4,761	5,243	5,507	5,869	32.9%	6.6%
Investment property	895	876	894	1,056	1,178	876	877	1,250	1,260	1,326	51.4%	5.2%
Intangible Assets	721	708	690	748	689	682	777	804	829	829	21.5%	0.0%
Other Assets	27,264	29,293	32,774	23,025	30,376	32,237	34,385	20,937	37,373	37,327	15.8%	-0.1%
Total Liabilities	446,769	451,448	468,072	466,946	494,304	513,535	560,451	530,975	549,143	554,369	8.0%	1.0%
Financial liabilities at fair value through profit or loss	7,276	6,020	8,039	6,772	9,431	16,925	28,529	15,303	12,667	12,027	-28.9%	-5.1%
Financial liabilities designated at fair value through profit and loss	9,019	7,846	7,964	9,105	8,924	9,496	11,240	12,718	12,277	12,718	33.9%	3.6%
Deposits	306,931	310,453	320,405	325,149	334,117	340,311	364,722	362,576	361,623	362,482	6.5%	0.2%
Demand Deposits	48,988	50,059	56,765	54,064	55,534	56,187	59,533	57,842	53,440	52,666	-6.3%	-1.4%
Time Deposits	255,976	258,897	262,819	264,704	269,906	271,782	289,419	291,682	290,802	290,824	7.0%	0.0%
Certificate of Deposits	1,968	1,497	820	6,381	8,678	12,342	15,769	13,053	17,381	18,992	53.9%	9.3%
Borrowings	26,953	30,390	27,663	30,262	30,734	37,225	39,632	37,087	41,423	43,756	17.5%	5.6%
Debentures	49,527	51,547	52,328	54,476	54,551	56,252	59,975	56,674	54,481	56,519	0.5%	3.7%
Derivative liabilities used for hedging purposes	70	67	87	119	1	4	1	28	10	6	36.5%	-42.3%
Severance and retirement benefits, net	276	274	322	198	191	132	169	11	13	9	-93.0%	-28.1%
Provisions	611	574	568	587	612	603	608	637	592	630	4.5%	6.4%
Other liabilities	46,105	44,278	50,698	40,278	55,743	52,586	55,576	45,942	66,057	66,222	25.9%	0.2%
Shareholders' Equity	32,005	33,264	34,393	35,499	35,696	36,760	37,358	37,628	38,588	39,240	6.7%	1.7%
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	2,008	2,227	2,626	2,626	2,896	3,295	3,295	3,295	3,502	3,502	6.3%	0.0%
Capital Surplus	10,578	10,577	10,577	10,577	10,577	10,576	10,575	10,581	10,583	10,583	0.1%	0.0%
Capital Adjustment	-315	-315	-315	-316	-316	-166	-166	-165	-283	-316	N/A	N/A
Cumulative Other Comprehensive Income	-977	-928	-909	-994	-1,237	-1,382	-1,349	-1,763	-1,263	-1,297	N/A	N/A
Retained Earnings	18,342	19,320	19,993	20,824	20,983	21,624	22,484	23,187	23,529	24,241	12.1%	3.0%
Minority Interest	869	881	920	1,281	1,292	1,311	1,017	992	1,018	1,024	-21.9%	0.6%
Total Liabilities & Shareholders' Equity	478,774	484,713	502,465	502,445	530,000	550,295	597,809	568,603	587,731	593,609	7.9%	1.0%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ	
[Hana Bank] Consolidated Balance Sheet												(Unit : KRW in billion)	
Total Asset	410,685	417,663	431,621	430,194	453,870	449,253	512,232	485,309	496,484	500,154	11.3%	0.7%	
Cash and dues from banks	21,911	33,354	31,778	27,694	34,470	34,404	50,480	41,088	36,282	36,086	4.9%	-0.5%	
Financial Assets	64,759	62,430	68,161	68,689	73,762	76,886	94,828	89,008	90,714	91,074	18.5%	0.4%	
Loans receivables	297,521	291,558	300,099	309,178	314,252	303,915	330,397	330,186	330,852	334,800	10.2%	1.2%	
Investment in associates and JV	2,343	2,361	2,549	2,631	2,780	4,379	3,212	2,958	3,109	3,081	-29.6%	-0.9%	
Property and equipment	1,492	1,472	1,666	1,442	1,433	1,736	1,751	1,771	1,765	1,792	3.2%	1.5%	
Investment property	600	581	584	791	1,024	661	661	665	666	666	0.9%	0.0%	
Other assets	22,059	25,907	26,784	19,769	26,149	27,271	30,902	19,633	33,095	32,654	19.7%	-1.3%	
Total Liabilities	383,983	390,133	403,782	401,437	425,354	421,842	482,779	455,343	465,885	468,762	11.1%	0.6%	
Financial liabilities	4,390	3,485	5,164	4,156	5,677	11,173	21,774	11,421	9,113	8,736	-21.8%	-4.1%	
Deposits	303,297	306,501	316,222	321,125	330,446	320,032	361,202	359,858	358,072	359,794	12.4%	0.5%	
Borrowings	17,709	20,098	17,614	17,668	18,374	22,436	25,720	22,580	24,439	24,367	8.6%	-0.3%	
Debentures	24,597	25,927	26,214	27,700	27,997	28,749	30,807	26,233	23,780	24,682	-14.1%	3.8%	
Other liabilities	33,990	34,121	38,568	30,788	42,860	39,451	43,276	35,250	50,482	51,183	29.7%	1.4%	
Total Shareholders' Equity	26,702	27,531	27,839	28,756	28,515	27,410	29,452	29,965	30,599	31,393	14.5%	2.6%	
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	533	533	533	533	533	533	533	0.0%	0.0%	
Capital surplus	9,654	9,654	9,654	9,654	9,654	9,650	9,654	6,160	6,161	6,161	-36.2%	0.0%	
Capital adjustments	-38	-38	-38	-38	-38	-6	-38	-38	-38	-38	N/A	N/A	
Cumulative other comprehensive income	-951	-880	-854	-916	-1,166	-1,512	-1,259	-1,566	-1,061	-1,133	N/A	N/A	
Retained earnings	12,252	13,006	13,270	13,897	13,902	13,386	14,894	19,236	19,339	20,198	50.9%	4.4%	
Minority interests	246	249	267	266	271	0	309	279	304	311	#DIV/0!	2.2%	
Total Liabilities & Shareholders' Equity	410,685	417,663	431,621	430,194	453,870	449,253	512,232	485,309	496,484	500,154	11.3%	0.7%	

FY2021 1Q FY2021 2Q FY2021 3Q FY2021 FY2022 1Q FY2022 2Q FY2022 3Q FY2022 FY2023 1Q FY2023 2Q

Table of Contents
Hana Financial Group

Financial Highlights
Income Statements
Balance Sheets

NIM & NIS [Group]

NIM & NIS [Hana Bank]

Non-Interest Income

SG&A Expense

Loans & Deposits [Hana Bank]

Asset Quality [Group]

Asset Quality [Hana Bank]

Credits [Hana Bank]

Delinquency [Hana Bank]

Provision [Hana Bank]

Capital Adequacy

Securities [Hana Bank]

Hana Securities

Hana Card

Hana Capital

Other Subsidiaries

Organizational Chart

Credit Rating

NIM & NIS Trend [Cumulative]

(Unit : %)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q
NIM *	1.61%	1.64%	1.64%	1.66%	1.71%	1.76%	1.78%	1.83%	1.88%	1.86%
NIS	1.59%	1.63%	1.63%	1.64%	1.68%	1.73%	1.75%	1.78%	1.80%	1.77%

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

NIM & NIS Volume Table [Cumulative]

IEA	336,717	339,890	344,300	349,758	371,247	377,238	383,846	391,886	408,230	408,854
IEA in won	295,347	298,653	301,874	305,612	321,211	324,940	329,094	334,973	350,147	351,310
Due from banks in won	811	810	692	608	522	746	894	880	1,073	1,020
Securities in won	41,529	41,954	42,591	43,555	49,695	51,535	52,662	54,402	62,676	62,997
Loans & Credits receivable in won	253,007	255,889	258,591	261,449	270,995	272,660	275,539	279,690	286,398	287,294
Loan in won	241,753	244,281	246,784	249,248	257,933	260,037	262,259	264,911	272,357	273,823
Corporate loan	112,528	114,031	115,474	117,009	124,553	126,613	128,704	131,041	139,768	142,463
Household loan	126,448	127,612	128,653	129,366	130,567	130,386	130,168	129,963	128,725	127,530
Bills purchased in won	179	208	249	315	760	766	1,019	1,372	2,229	702
Advance to customers in won	29	48	55	56	48	47	57	64	75	8
Factoring	284	288	296	297	381	360	310	279	206	210
Credit Card	7,615	7,918	7,979	8,023	7,874	8,171	8,298	8,538	9,752	10,057
Repurchase agreement	4,424	4,408	4,470	4,735	5,204	4,464	4,774	5,693	3,289	2,489
Allowance for credit loss in won (-)	1,277	1,261	1,242	1,225	1,204	1,186	1,177	1,166	1,509	1,489
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	41,369	41,237	42,426	44,146	50,036	52,298	54,752	56,913	58,083	57,544
IBL	329,790	333,265	337,421	342,614	363,037	368,038	374,463	381,741	396,407	396,506
IBL in won	282,557	285,599	289,261	293,103	310,393	313,790	317,833	322,407	334,967	335,972
Deposits in won	244,546	247,356	250,416	253,370	267,079	270,023	273,361	277,261	290,241	291,352
Deposits in won	243,150	245,809	249,060	251,486	259,727	260,996	262,690	265,574	275,180	274,540
CDs in won	1,396	1,547	1,356	1,885	7,352	9,027	10,672	11,687	15,062	16,812
Borrowings in won	9,229	9,508	9,741	9,982	11,083	11,477	11,731	12,224	13,311	13,248
Borrowings in won	9,194	9,473	9,705	9,946	11,053	11,440	11,696	12,161	13,014	12,946
Repurchase Agreement	0	0	0	3	0	9	6	35	275	282
Bills Sold	35	35	35	34	29	27	28	28	22	20
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	23,703	23,499	23,781	24,316	26,182	26,092	26,716	26,790	25,012	24,697
Others IBL in won	5,080	5,236	5,322	5,434	6,050	6,198	6,025	6,132	6,402	6,675
IBL in foreign currency	47,232	47,666	48,160	49,511	52,644	54,248	56,629	59,334	61,440	60,534

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

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q
NIM & NIS Interest Cost Ratio Table [Cumulative] (Unit : %)										
IEA	2.46%	2.47%	2.46%	2.49%	2.73%	2.85%	3.05%	3.34%	4.64%	4.67%
IEA in won	2.64%	2.64%	2.64%	2.68%	2.96%	3.08%	3.25%	3.53%	4.73%	4.74%
Due from banks in won	0.41%	0.46%	0.47%	0.55%	1.10%	1.42%	1.75%	1.87%	3.13%	3.23%
Securities in won	1.47%	1.47%	1.46%	1.47%	1.56%	1.66%	1.77%	1.91%	2.45%	2.48%
Loans & Credits receivable in won	2.83%	2.84%	2.84%	2.88%	3.22%	3.34%	3.53%	3.84%	5.22%	5.22%
Loan in won	2.51%	2.51%	2.52%	2.56%	2.96%	3.07%	3.26%	3.56%	4.94%	4.93%
Corporate loan	2.38%	2.37%	2.37%	2.43%	2.89%	3.01%	3.24%	3.62%	5.19%	5.09%
Household loan	2.64%	2.64%	2.65%	2.69%	3.02%	3.14%	3.28%	3.50%	4.67%	4.74%
Bills purchased in won	2.86%	2.75%	2.61%	2.47%	2.21%	2.26%	2.54%	3.15%	4.65%	5.50%
Advance to customers in won	8.61%	9.62%	9.81%	9.55%	7.66%	6.34%	4.59%	3.55%	2.61%	7.03%
Factoring	1.79%	1.78%	1.78%	1.86%	2.39%	2.51%	2.70%	3.00%	4.91%	4.82%
Credit Card	13.85%	13.69%	13.54%	13.57%	12.63%	12.64%	12.65%	13.04%	12.71%	13.04%
Repurchase agreement	0.55%	0.54%	0.59%	0.69%	1.38%	1.45%	1.80%	2.32%	3.59%	3.56%
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	1.17%	1.18%	1.15%	1.14%	1.24%	1.43%	1.80%	2.24%	4.06%	4.24%
IBL	0.87%	0.84%	0.83%	0.85%	1.05%	1.12%	1.30%	1.56%	2.84%	2.90%
IBL in won	0.95%	0.92%	0.91%	0.93%	1.17%	1.24%	1.40%	1.63%	2.86%	2.89%
Deposits in won	0.87%	0.85%	0.83%	0.85%	1.11%	1.18%	1.33%	1.57%	2.85%	2.88%
Deposits in won	0.87%	0.85%	0.84%	0.85%	1.08%	1.15%	1.29%	1.52%	2.78%	2.81%
CDs in won	0.78%	0.77%	0.78%	1.18%	1.92%	1.99%	2.26%	2.63%	4.13%	4.09%
Borrowings in won	0.67%	0.68%	0.70%	0.74%	0.95%	1.06%	1.24%	1.53%	2.60%	2.59%
Borrowings in won	0.67%	0.68%	0.70%	0.74%	0.95%	1.06%	1.24%	1.53%	2.59%	2.57%
Repurchase Agreement	0.00%	0.00%	0.00%	0.40%	0.86%	1.22%	1.22%	2.79%	3.07%	3.30%
Bills Sold	0.64%	0.66%	0.66%	0.68%	0.99%	1.11%	1.38%	1.68%	3.16%	3.09%
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	1.95%	1.93%	1.91%	1.88%	1.86%	1.91%	2.05%	2.21%	2.91%	3.00%
Others IBL in won	0.46%	0.43%	0.52%	0.60%	1.21%	1.36%	1.69%	2.03%	3.43%	3.60%
IBL in foreign currency	0.38%	0.37%	0.36%	0.34%	0.34%	0.48%	0.77%	1.16%	2.76%	2.92%
NIM & NIS Trend [Quarterly]										
NIM *	1.61%	1.67%	1.64%	1.71%	1.71%	1.80%	1.82%	1.96%	1.88%	1.84%
NIS	1.59%	1.65%	1.62%	1.69%	1.68%	1.77%	1.78%	1.89%	1.80%	1.75%

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

Table of Contents

Hana Financial Group

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

(Unit : %)										
NIM & NIS Trend [Cumulative]										
NIM	1.36%	1.38%	1.39%	1.41%	1.50%	1.55%	1.57%	1.62%	1.68%	1.64%
NIS	1.34%	1.38%	1.38%	1.39%	1.49%	1.53%	1.54%	1.59%	1.61%	1.57%
NIM & NIS Volume Table [Cumulative]										
IEA	329,141	331,937	336,214	341,566	362,755	368,354	374,723	382,348	396,786	397,085
IEA in won	287,772	290,700	293,788	297,420	312,719	316,055	319,971	325,435	338,703	339,541
Due from banks in won	627	604	472	382	128	341	486	433	550	478
Securities in won	41,529	41,954	42,591	43,555	49,695	51,535	52,662	54,402	62,676	62,997
Loans & Credits receivable in won	245,615	248,142	250,725	253,483	262,896	264,180	266,823	270,599	275,478	276,065
Loan in won	241,753	244,281	246,784	249,248	257,933	260,037	262,259	264,911	272,357	273,823
Corporate loan	112,528	114,031	115,474	117,009	124,553	126,613	128,704	131,041	139,768	142,463
Household loan	126,448	127,612	128,653	129,366	130,567	130,386	130,168	129,963	128,725	127,530
Bills purchased in won	155	150	143	158	335	261	414	633	823	702
Advance to customers in won	10	11	9	9	6	5	5	6	5	8
Factoring	284	288	296	297	381	360	310	279	206	210
Credit Card	0	0	0	0	0	0	0	0	0	0
Repurchase agreement	4,424	4,408	4,470	4,735	5,204	4,464	4,774	5,693	3,289	2,489
Allowance for credit loss in won (-)	1,012	995	977	964	963	947	938	923	1,202	1,167
Other IEA in won	0	0	0	0	0	0	0	0	0	0
IEA in foreign currency	41,369	41,237	42,426	44,146	50,036	52,298	54,752	56,913	58,083	57,544
IBL	324,181	327,431	331,478	336,548	356,517	361,312	367,520	374,431	387,151	387,073
IBL in won	276,949	279,765	283,318	287,037	303,873	307,064	310,890	315,097	325,711	326,539
Deposits in won	244,546	247,356	250,416	253,370	267,079	270,023	273,361	277,261	290,241	291,352
Deposits in won	243,150	245,809	249,060	251,486	259,727	260,996	262,690	265,574	275,180	274,540
CDs in won	1,396	1,547	1,356	1,885	7,352	9,027	10,672	11,687	15,062	16,812
Borrowings in won	8,138	8,260	8,396	8,471	8,867	9,091	9,297	9,631	10,019	9,938
Borrowings in won	8,103	8,225	8,360	8,434	8,838	9,055	9,262	9,568	9,722	9,636
Repurchase Agreement	0	0	0	3	0	9	6	35	275	282
Bills Sold	35	35	35	34	29	27	28	28	22	20
Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
Corporate bond in won	19,185	18,913	19,184	19,762	21,877	21,751	22,207	22,073	19,049	18,575
Others IBL in won	5,080	5,236	5,322	5,434	6,050	6,198	6,025	6,132	6,402	6,675
IBL in foreign currency	47,232	47,666	48,160	49,511	52,644	54,248	56,629	59,334	61,440	60,534

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q
NIM & NIS Interest Cost Ratio Table [Cumulative]										
	(Unit : %)								(Unit : %)	
IEA	2.19%	2.20%	2.19%	2.22%	2.52%	2.64%	2.83%	3.13%	4.44%	4.46%
IEA in won	2.34%	2.34%	2.34%	2.39%	2.72%	2.83%	3.01%	3.28%	4.51%	4.49%
Due from banks in won	0.46%	0.45%	0.45%	0.47%	0.98%	1.54%	1.80%	1.99%	3.51%	3.49%
Securities in won	1.47%	1.47%	1.46%	1.47%	1.56%	1.66%	1.77%	1.91%	2.45%	2.48%
Loans & Credits receivable in won	2.48%	2.48%	2.49%	2.53%	2.93%	3.06%	3.25%	3.55%	4.95%	4.94%
Loan in won	2.51%	2.51%	2.52%	2.56%	2.96%	3.07%	3.26%	3.56%	4.94%	4.93%
Corporate loan	2.38%	2.37%	2.37%	2.43%	2.89%	3.01%	3.24%	3.62%	5.19%	5.09%
Household loan	2.64%	2.64%	2.65%	2.69%	3.02%	3.14%	3.28%	3.50%	4.67%	4.74%
Bills purchased in won	2.96%	2.97%	2.99%	2.94%	2.58%	2.82%	3.11%	3.87%	5.82%	5.50%
Advance to customers in won	0.00%	0.47%	0.37%	0.33%	3.32%	2.17%	1.54%	1.09%	21.85%	7.03%
Factoring	1.79%	1.78%	1.78%	1.86%	2.39%	2.51%	2.70%	3.00%	4.91%	4.82%
Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Repurchase agreement	0.55%	0.54%	0.59%	0.69%	1.38%	1.45%	1.80%	2.32%	3.59%	3.56%
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	1.17%	1.18%	1.15%	1.14%	1.24%	1.43%	1.80%	2.24%	4.06%	4.24%
IBL	0.85%	0.82%	0.81%	0.83%	1.03%	1.11%	1.29%	1.54%	2.83%	2.89%
IBL in won	0.93%	0.90%	0.89%	0.91%	1.15%	1.22%	1.38%	1.61%	2.85%	2.88%
Deposits in won	0.87%	0.85%	0.83%	0.85%	1.11%	1.18%	1.33%	1.57%	2.85%	2.88%
Deposits in won	0.87%	0.85%	0.84%	0.85%	1.08%	1.15%	1.29%	1.52%	2.78%	2.81%
CDs in won	0.78%	0.77%	0.78%	1.18%	1.92%	1.99%	2.26%	2.63%	4.13%	4.09%
Borrowings in won	0.56%	0.57%	0.58%	0.60%	0.73%	0.83%	1.01%	1.26%	2.23%	2.22%
Borrowings in won	0.56%	0.57%	0.58%	0.60%	0.73%	0.83%	1.01%	1.25%	2.21%	2.19%
Repurchase Agreement	0.00%	0.00%	0.00%	0.40%	0.86%	1.22%	1.22%	2.79%	3.07%	3.30%
Bills Sold	0.64%	0.66%	0.66%	0.68%	0.99%	1.11%	1.38%	1.68%	3.16%	3.09%
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	1.90%	1.89%	1.88%	1.85%	1.84%	1.89%	2.04%	2.20%	2.84%	2.94%
Others IBL in won	0.46%	0.43%	0.52%	0.60%	1.21%	1.36%	1.69%	2.03%	3.43%	3.60%
IBL in foreign currency	0.38%	0.37%	0.36%	0.34%	0.34%	0.48%	0.77%	1.16%	2.76%	2.92%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q
NIM & NIS Trend [Quarterly]										
NIM	1.36%	1.41%	1.40%	1.47%	1.50%	1.59%	1.62%	1.74%	1.68%	1.61%
NIS	1.34%	1.40%	1.39%	1.46%	1.49%	1.57%	1.58%	1.69%	1.61%	1.54%

Table of Contents

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

[Group] Non-Interest Income Breakdown

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Fee Income	367.7	400.3	450.4	411.7	468.7	496.1	477.0	421.6	438.5	479.4	418.9	367.8	445.2	471.7	-1.6%	6.0%
Credit Card Fee	21.5	45.1	48.1	54.5	58.6	75.4	62.6	66.9	53.6	82.0	52.5	73.2	51.4	55.1	-32.7%	7.3%
Banking Fee	137.3	136.3	116.6	100.3	128.2	132.7	115.2	107.7	152.2	147.0	146.5	127.5	174.7	193.1	31.3%	10.5%
Asset Mgmt Fee	158.4	159.5	184.6	191.1	211.0	191.3	193.0	182.7	170.9	163.0	158.4	159.2	174.4	170.2	4.4%	-2.4%
Trust Fee	72.6	61.3	69.5	71.7	70.9	77.0	82.9	75.7	76.7	82.7	78.2	74.0	82.8	85.0	2.8%	2.7%
M&A Advisory Fee	41.9	41.9	89.9	85.9	42.6	54.5	78.4	66.6	61.1	61.4	54.0	10.0	23.3	33.4	-45.6%	43.6%
Other Fee Income	8.6	17.6	11.2	-20.1	28.2	42.2	27.7	-2.3	0.7	26.0	7.5	-2.1	21.4	19.9	-23.5%	-7.2%
Gains on Disposition & Valuation	74.1	348.2	243.3	506.2	105.0	231.8	31.0	137.0	141.2	-291.8	20.9	285.7	480.1	270.7	-192.8%	-43.6%
Other General Operating income	-128.5	-117.9	-114.0	-238.8	-100.8	-168.9	-169.5	-151.9	-142.6	-162.6	-149.8	-251.7	-146.6	-151.0	N/A	N/A
Loan Sales	30.1	9.4	22.1	8.6	41.6	17.8	7.2	10.2	23.5	16.8	21.8	-1.1	50.3	51.4	206.5%	2.3%
Dividend Income	82.6	74.2	62.3	86.5	86.3	75.5	85.0	115.0	103.8	89.4	116.8	68.1	88.8	88.6	-0.9%	-0.3%

[Hana Bank] Non-Interest Income Breakdown

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Fee Income	204.4	184.7	167.7	154.6	183.7	194.0	174.4	168.2	205.4	196.9	192.7	176.2	234.4	229.7	16.7%	-2.0%
Credit Card Fee	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.1	37.4%	15.8%
Banking Fee	132.5	129.3	103.9	85.3	109.1	117.1	99.6	94.8	132.8	124.8	121.3	99.2	139.8	153.1	22.7%	9.5%
Asset Mgmt Fee	71.8	55.4	63.8	69.2	74.6	76.8	74.8	73.6	72.8	72.4	71.7	77.3	94.9	76.9	6.2%	-19.0%
Trust Fee	41.5	26.1	32.0	37.6	40.5	42.9	41.6	43.2	44.8	46.2	44.3	42.8	51.1	52.9	14.6%	3.6%
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	0.0	0.0	N/A	N/A
Other Fee Income	0.0	0.0	0.0	0.0	0.0	-0.2	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	N/A	N/A
Gains on Disposition & Valuation	58.8	311.9	269.1	337.5	82.3	152.4	30.5	108.9	118.4	-31.6	11.3	342.6	257.5	220.8	N/A	-14.3%
Other General Operating income	-131.7	-145.0	-138.7	-137.0	-122.9	-160.9	-162.1	-159.7	-176.2	-182.1	-191.9	-206.0	-178.2	-190.3	N/A	N/A
Loan Sales	12.6	4.3	7.5	0.9	20.0	13.9	5.3	4.8	2.7	7.0	11.9	-1.7	29.5	22.0	215.5%	-25.5%
Dividend Income	17.2	15.7	7.4	27.4	27.4	20.2	32.4	47.9	25.8	14.4	8.0	12.6	17.1	25.8	78.3%	50.3%

[Hana Bank] Bancassurance

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Initial Premium	171	180	235	158	225	315	246	182	199.2	187.4	383.0	1,511.0	700.9	190.1	1.5%	-72.9%
Lump sum	161	172	226	150	215	306	240	178	194.3	178.9	378.3	1,507.6	695.1	187.3	4.7%	-73.1%
Monthly installment	9	9	9	8	9	9	7	4	4.9	8.5	4.8	3.4	5.8	2.8	-66.4%	-50.8%
# of Sales Transaction	24,212	24,406	33,325	37,128	26,632	27,419	17,701	13,917	11,905.0	13,624.0	18,597.0	26,100.0	18,156.0	13,428.0	-1.4%	-26.0%
Fee Income	12	11	12	11	11	12	12	10	9.7	9.0	11.4	21.1	29.3	8.7	-4.0%	-70.4%

Fund Sales

	FY2020 1Q	FY2020 2Q	FY2020 3Q	FY2020 4Q	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total	15,746	15,713	15,681	15,330	16,063	16,983	16,833	16,487	16,189	15,755	14,973	13,587	13,654	13,760	-12.7%	0.8%
Equity	3,301	3,195	2,952	3,184	3,656	3,887	3,987	4,127	4,305	4,369	4,412	4,379	4,349	4,264	-2.4%	-2.0%
Balanced: Equity > 50%	906	906	883	885	961	994	1,051	1,095	1,151	1,147	1,149	1,142	1,141	1,134	-1.1%	-0.6%
Fixed Income	3,106	2,778	2,728	2,444	2,448	2,343	1,972	1,814	1,577	1,539	1,437	926	963	1,052	-31.7%	9.2%
Balanced: Fixed Income > 50%	794	765	868	920	1,173	1,513	1,581	1,465	1,339	1,251	1,186	1,064	1,006	973	-22.2%	-3.3%
MMF	4,418	4,753	4,948	4,847	4,804	5,005	4,874	4,529	4,296	3,885	3,214	2,368	2,508	2,677	-31.1%	6.7%
Fund of Funds	974	973	862	905	1,025	1,200	1,259	1,310	1,343	1,401	1,405	1,384	1,396	1,355	-3.2%	-2.9%
Derivative	1,069	1,183	1,305	968	825	749	739	716	740	756	773	766	779	775	2.5%	-0.5%
Real Estates	522	520	513	502	381	380	331	319	301	271	270	269	240	240	-11.5%	0.0%
Others	554	538	518	499	536	603	739	827	854	849	822	1,029	1,007	1,042	22.8%	3.4%
Foreign Funds	104	102	105	175	254	308	301	286	281	286	305	261	263	247	-13.5%	-5.8%
Fee Income	19	18	19	21	23	23	22	20	18	17	16	13	15	15	-11.3%	4.9%

Table of Contents

Hana Financial Group

Financial Highlights

Income Statements

Balance Sheets

NIM & NIS [Group]

NIM & NIS [Hana Bank]

Non-Interest Income

SG&A Expense

Loans & Deposits [Hana Bank]

Asset Quality [Group]

Asset Quality [Hana Bank]

Credits [Hana Bank]

Delinquency [Hana Bank]

Provision [Hana Bank]

Capital Adequacy

Securities [Hana Bank]

Hana Securities

Hana Card

Hana Capital

Other Subsidiaries

Organizational Chart

Credit Rating

[Group] SG&A Expense Breakdown

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
SG&A Expense	1,020.4	994.6	988.5	1,047.0	1,215.9	912.5	964.4	1,164.0	1,107.8	1,033.9	13.3%	-6.7%
Salaries & Employee Benefits	598.5	553.5	556.6	559.6	577.1	464.3	506.8	625.1	547.5	553.1	19.1%	1.0%
Administrative Expense	203.6	216.5	208.1	259.3	235.1	230.3	230.9	300.1	252.4	224.4	-2.6%	-11.1%
Depreciation & Taxes	168.2	176.7	168.5	166.0	173.9	171.4	168.8	200.2	193.4	215.8	25.9%	11.6%
Severance & Retirement Benefits	50.1	47.9	55.4	62.0	229.7	46.5	57.9	38.6	114.5	40.6	-12.8%	-64.6%

SG&A Expense Breakdown (%)

(Unit : %)

Salaries & Employee Benefits	58.7%	55.7%	56.3%	53.5%	47.5%	50.9%	52.6%	53.7%	49.4%	53.5%	2.62%p	4.08%p
Administrative Expense	20.0%	21.8%	21.0%	24.8%	19.3%	25.2%	23.9%	25.8%	22.8%	21.7%	-3.54%p	-1.08%p
Depreciation & Taxes	16.5%	17.8%	17.0%	15.9%	14.3%	18.8%	17.5%	17.2%	17.5%	20.9%	2.09%p	3.42%p
Severance & Retirement Benefits	4.9%	4.8%	5.6%	5.9%	18.9%	5.1%	6.0%	3.3%	10.3%	3.9%	-1.17%p	-6.42%p

C/I Ratio

(Unit : %)

C/I Ratio (Quarterly)	46.5%	41.7%	44.5%	43.4%	48.9%	39.8%	37.0%	42.0%	37.5%	36.6%	-3.14%p	-0.89%p
C/I Ratio (Cumulative)	46.5%	44.0%	44.2%	44.0%	48.9%	44.5%	41.9%	41.9%	37.5%	37.1%	-7.43%p	-0.43%p

[Hana Bank] SG&A Expense Breakdown

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
SG&A Expense	769.7	740.7	705.5	757.3	923.6	733.2	2,383.9	934.9	859.6	830.2	13.2%	-3.4%
Salaries & Employee Benefits	443.4	408.6	381.5	384.8	396.5	365.0	1,114.9	500.3	403.2	447.9	22.7%	11.1%
Administrative Expense	161.9	159.7	159.0	206.4	198.6	190.3	581.0	255.8	208.9	182.9	-3.9%	-12.4%
Depreciation & Taxes	123.9	134.2	122.5	126.4	124.5	139.4	395.8	149.4	145.4	168.3	20.7%	15.7%
Severance & Retirement Benefits	40.5	38.2	42.5	39.6	204.1	38.4	292.2	29.4	102.1	31.2	-18.8%	-69.5%

SG&A Expense Breakdown (%)

(Unit : %)

Salaries & Employee Benefits	57.6%	55.2%	54.1%	50.8%	42.9%	49.8%	46.8%	53.5%	46.9%	53.9%	4.16%p	7.04%p
Administrative Expense	21.0%	21.6%	22.5%	27.3%	21.5%	26.0%	24.4%	27.4%	24.3%	22.0%	-3.93%p	-2.27%p
Depreciation & Taxes	16.1%	18.1%	17.4%	16.7%	13.5%	19.0%	16.6%	16.0%	16.9%	20.3%	1.25%p	3.36%p
Severance & Retirement Benefits	5.3%	5.2%	6.0%	5.2%	22.1%	5.2%	12.3%	3.1%	11.9%	3.8%	-1.48%p	-8.13%p

C/I Ratio

(Unit : %)

C/I Ratio (Quarterly)	49.6%	43.8%	44.0%	42.2%	50.5%	40.2%	42.2%	38.6%	37.1%	37.2%	-3.00%p	0.03%p
C/I Ratio (Cumulative)	49.6%	46.6%	45.7%	44.8%	50.5%	45.3%	42.2%	41.2%	37.1%	37.2%	-8.16%p	0.02%p

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense

Loans & Deposits [Hana Bank]

- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]
- Delinquency [Hana Bank]
- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- Hana Securities
- Hana Card
- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

[Hana Bank] Loan Breakdown

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Loan	297,521	291,558	300,099	309,178	314,252	303,915	330,397	330,186	330,852	334,800	10.2%	1.2%
Loan Loss Allowance & Others	-906	-917	-893	-1,055	-1,106	-991	-1,303	-1,310	-1,390	-1,529	N/A	N/A
Loans	268,513	273,676	281,428	285,450	290,202	285,183	304,791	306,082	308,750	314,487	10.3%	1.9%
Bills Bought	10	2	31	187	32	534	240	937	271	290	-45.7%	6.8%
Foreign Bills Bought	6,055	5,379	5,513	5,799	7,112	6,683	6,095	5,289	5,288	5,061	-24.3%	-4.3%
Domestic Import Usance	3,478	3,982	4,223	4,189	4,449	5,362	5,857	4,546	4,987	4,535	-15.4%	-9.0%
Advance for Customers	10	11	13	12	9	5	7	6	6	7	60.8%	15.1%
Factoring Receivables	492	445	404	601	564	522	352	387	489	337	-35.5%	-31.1%
RPs	18,293	7,043	6,535	11,381	9,891	4,888	10,980	11,777	9,250	9,309	90.5%	0.6%
Call Loans	598	858	1,587	1,289	1,761	1,055	2,061	1,378	2,141	1,363	29.3%	-36.3%
Debentures	978	1,079	1,254	1,302	1,313	676	1,284	1,081	1,052	937	38.7%	-10.9%

KRW Loan Breakdown

(Excluding Inter-Bank Transaction)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total KRW Loan	244,177	248,795	254,352	256,711	259,701	264,889	268,342	273,972	274,463	281,028	6.1%	2.4%
Household	127,582	129,672	131,857	130,319	130,455	129,859	129,897	129,144	127,812	125,459	-3.4%	-1.8%
Secured	107,105	108,585	110,141	108,781	109,822	109,558	110,153	110,417	110,414	108,186	-1.3%	-2.0%
(Mortgage)	93,527	94,636	96,263	95,033	96,481	96,518	97,439	97,839	98,101	95,680	-0.9%	-2.5%
Unsecured	20,476	21,087	21,717	21,538	20,632	20,301	19,744	18,727	17,398	17,273	-14.9%	-0.7%
Corporate	116,596	119,123	122,495	126,392	129,247	135,029	138,445	144,828	146,651	155,569	15.2%	6.1%
Large Corp.	14,336	13,630	14,160	14,277	14,484	15,688	16,975	19,649	22,213	25,935	65.3%	16.8%
SME	100,451	103,788	106,539	109,646	112,989	116,433	118,577	120,397	121,235	125,690	8.0%	3.7%
(SOHO)	52,082	53,255	54,945	56,164	57,258	58,109	58,833	58,475	58,292	58,658	0.9%	0.6%
Other	1,808	1,705	1,796	2,469	1,774	2,908	2,892	4,782	3,203	3,944	35.6%	23.2%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Deposits (Bank Acc. Ending Balance)												(Unit : KRW in billion)
Total Deposits	289,665	292,560	301,736	306,835	314,798	320,223	343,567	344,259	342,008	344,374	7.5%	0.7%
Low Cost Deposits	120,520	120,692	122,431	124,310	130,411	126,765	122,363	112,146	116,684	117,552	-7.3%	0.7%
Core Deposit	81,475	84,645	86,675	88,801	92,351	91,659	84,464	76,601	80,202	82,240	-10.3%	2.5%
MMDA	39,045	36,047	35,756	35,509	38,060	35,106	37,900	35,545	36,483	35,312	0.6%	-3.2%
Time Deposits	127,785	130,338	133,386	131,822	133,157	136,609	151,571	162,724	160,156	163,508	19.7%	2.1%
Installment Deposits	5,912	5,818	5,883	5,779	5,641	5,805	5,931	5,558	5,492	5,912	1.8%	7.7%
Marketable Deposits	1,996	1,532	848	6,407	8,702	12,367	15,795	13,079	17,396	19,012	53.7%	9.3%
Deposits in FC	33,451	34,181	39,188	38,519	36,887	38,676	47,906	50,751	42,280	38,391	-0.7%	-9.2%
												(Unit : %)
Low Cost Deposits	41.6%	41.3%	40.6%	40.5%	41.4%	39.6%	35.6%	32.6%	34.1%	34.1%	-5.45%p	0.02%p
Core Deposit	28.1%	28.9%	28.7%	28.9%	29.3%	28.6%	24.6%	22.3%	23.5%	23.9%	-4.74%p	0.43%p
Deposits (Bank Acc. Average Balance)												(Unit : KRW in billion)
Total Deposits	284,609	287,953	297,941	304,866	311,439	317,628	329,017	339,721	337,587	336,810	6.0%	-0.2%
Low Cost Deposits	113,680	116,788	119,245	122,445	126,558	124,321	118,743	112,216	113,688	110,570	-11.1%	-2.7%
Core Deposit	78,629	81,592	85,268	85,565	89,127	90,302	85,281	75,572	78,445	79,477	-12.0%	1.3%
MMDA	35,051	35,195	33,977	36,880	37,430	34,019	33,462	36,644	35,243	31,093	-8.6%	-11.8%
Time Deposits	129,215	130,461	135,782	130,953	132,417	136,791	146,511	160,057	160,219	161,532	18.1%	0.8%
Installment Deposits	5,996	5,823	5,870	5,822	5,640	5,812	5,915	5,657	5,525	5,845	0.6%	5.8%
Marketable Deposits	2,000	1,469	964	6,141	8,165	11,613	15,302	13,846	16,870	19,540	68.3%	15.8%
Deposits in FC	33,718	33,412	36,080	39,505	38,658	39,092	42,546	47,945	41,285	39,323	0.6%	-4.8%
												(Unit : %)
Low Cost Deposits	39.9%	40.6%	40.0%	40.2%	40.6%	39.1%	36.1%	33.0%	33.7%	32.8%	-6.31%p	-0.85%p
Core Deposit	27.6%	28.3%	28.6%	28.1%	28.6%	28.4%	25.9%	22.2%	23.2%	23.6%	-4.83%p	0.36%p
KRW Loan to Deposit Ratio												(Unit : %)
[monthly average basis]												
Excluding CD*	98.8%	99.4%	98.6%	99.2%	98.1%	98.6%	99.1%	96.8%	95.6%	97.1%	-1.51%p	1.47%p

* excluding policy loan

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
Hana Securities												
Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
Asset Quality	(Unit : KRW in billion, %)											
Total Credit*	322,169	333,318	341,638	344,780	354,600	367,062	375,774	372,002	381,653	389,922	6.2%	2.2%
Normal	318,637	329,706	337,985	340,975	350,699	363,018	371,381	366,928	376,113	384,218	5.8%	2.2%
Precautionary	2,248	2,410	2,514	2,693	2,633	2,693	3,089	3,814	4,007	3,945	46.5%	-1.5%
Substandard	649	613	601	576	721	669	654	640	818	906	35.5%	10.7%
Doubtful	399	364	324	320	312	407	435	385	476	590	44.8%	23.7%
Estimated Loss	237	224	213	216	235	275	215	235	239	265	-3.8%	10.8%
NPL	1,284	1,201	1,138	1,113	1,267	1,351	1,304	1,260	1,534	1,760	30.3%	14.8%
NPL ratio	0.40%	0.36%	0.33%	0.32%	0.36%	0.37%	0.35%	0.34%	0.40%	0.45%	0.08%p	0.05%p
Precautionary & below	3,532	3,611	3,653	3,805	3,900	4,044	4,393	5,074	5,540	5,704	41.1%	3.0%
Precautionary & below ratio	1.10%	1.08%	1.07%	1.10%	1.10%	1.10%	1.17%	1.36%	1.45%	1.46%	0.36%p	0.01%p
Loan Loss Allowance**	3,974	4,071	4,135	4,409	4,513	4,702	4,785	4,829	5,157	5,196	10.5%	0.7%
Loan Loss Reserves	1,799	1,817	1,794	1,972	2,034	2,220	2,292	2,468	2,648	2,946	32.7%	11.2%
Credit Loss Reserves	2,175	2,253	2,341	2,437	2,479	2,482	2,494	2,361	2,509	2,250	-9.4%	-10.3%
* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)												
** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves												
Coverage Ratio*	(Unit : %)											
NPL coverage	140.09%	151.25%	157.61%	177.26%	160.44%	164.39%	175.69%	195.86%	172.70%	167.40%	3.01%p	-5.29%p
Precautionary & below	50.92%	50.32%	49.12%	51.82%	52.14%	54.91%	52.17%	48.64%	47.80%	51.64%	-3.27%p	3.84%p
* Coverage ratios include only loan loss reserves												

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
Hana Securities												
Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												
Asset Quality	(Unit : KRW in billion, %)											
Total Credit*	276,671	282,318	289,704	295,026	300,760	309,890	317,378	317,975	320,310	326,103	5.2%	1.8%
Normal	274,295	279,945	287,296	292,649	298,375	307,503	314,818	315,440	317,666	323,586	5.2%	1.9%
Precautionary	1,444	1,523	1,627	1,620	1,670	1,638	1,884	1,872	1,963	1,826	11.4%	-7.0%
Substandard	567	525	490	470	437	438	444	428	452	469	7.2%	3.8%
Doubtful	236	196	180	179	157	155	125	124	135	133	-14.2%	-1.6%
Estimated Loss	129	129	111	108	122	156	107	111	94	89	-42.9%	-5.5%
NPL	932	850	781	757	715	748	676	663	681	691	-7.7%	1.4%
NPL ratio	0.34%	0.30%	0.27%	0.26%	0.24%	0.24%	0.21%	0.21%	0.21%	0.21%	-0.03%p	0.00%p
Precautionary & below	2,376	2,373	2,408	2,377	2,385	2,387	2,560	2,535	2,644	2,516	5.4%	-4.8%
Precautionary & below ratio	0.86%	0.84%	0.83%	0.81%	0.79%	0.77%	0.81%	0.80%	0.83%	0.77%	0.00%p	-0.05%p
Loan Loss Allowance**	3,180	3,245	3,278	3,501	3,562	3,687	3,689	3,698	3,868	3,716	0.8%	-3.9%
Loan Loss Reserves	1,164	1,163	1,113	1,241	1,281	1,410	1,401	1,508	1,569	1,684	19.4%	7.3%
Credit Loss Reserves	2,016	2,082	2,165	2,260	2,280	2,277	2,288	2,190	2,298	2,031	-10.8%	-11.6%
* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)												
** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves												
(Unit : %)												
Coverage Ratio*												
NPL coverage	125.0%	136.9%	142.5%	163.9%	179.2%	188.4%	207.3%	227.3%	230.4%	243.8%	55.31%p	13.39%p
Precautionary & below	49.01%	49.01%	46.21%	52.22%	53.72%	59.09%	54.73%	59.48%	59.36%	66.92%	7.83%p	7.57%p
* Coverage ratios include only loan loss reserves												

Asset Quality by Sector

Corporate

(Unit : KRW in billion, %)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Credit*	148,805	152,387	157,576	164,440	170,057	179,789	186,880	188,237	191,904	200,065	11.3%	4.3%
Normal	146,867	150,482	155,645	162,522	168,165	177,910	184,861	186,258	189,869	198,227	11.4%	4.4%
Precautionary	1,240	1,288	1,399	1,419	1,449	1,420	1,602	1,526	1,593	1,415	-0.4%	-11.2%
Substandard	401	363	319	300	254	259	257	263	261	254	-1.9%	-2.6%
Doubtful	193	156	134	125	105	90	85	96	102	99	9.0%	-3.7%
Estimated Loss	103	99	79	74	83	109	75	95	79	72	-34.2%	-9.0%
NPL	697	618	532	499	443	458	417	453	442	424	-7.4%	-4.0%
NPL ratio	0.47%	0.41%	0.34%	0.30%	0.26%	0.25%	0.22%	0.24%	0.23%	0.21%	-0.04%p	-0.02%p
Precautionary & below	1,937	1,906	1,931	1,918	1,892	1,879	2,019	1,979	2,035	1,839	-2.1%	-9.7%
Precautionary & below ratio	1.30%	1.25%	1.23%	1.17%	1.11%	1.04%	1.08%	1.05%	1.06%	0.92%	-0.13%p	-0.14%p

Household

(Unit : KRW in billion, %)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Credit*	127,866	129,930	132,128	130,586	130,703	130,101	130,498	129,738	128,406	126,037	-3.1%	-1.8%
Normal	127,428	129,463	131,651	130,127	130,209	129,593	129,957	129,182	127,797	125,360	-3.3%	-1.9%
Precautionary	204	235	228	200	221	218	282	346	369	411	88.6%	11.3%
Substandard	166	163	171	170	182	179	187	165	191	215	20.3%	12.5%
Doubtful	43	40	46	54	51	64	40	28	32	34	-47.0%	5.0%
Estimated Loss	26	30	32	34	39	47	32	17	16	17	-62.9%	11.6%
NPL	234	232	249	258	273	290	258	210	239	267	-8.1%	11.4%
NPL ratio	0.18%	0.18%	0.19%	0.20%	0.21%	0.22%	0.20%	0.16%	0.19%	0.21%	-0.01%p	0.03%p
Precautionary & below	438	467	477	458	494	508	541	556	609	678	33.4%	11.3%
Precautionary & below ratio	0.34%	0.36%	0.36%	0.35%	0.38%	0.39%	0.41%	0.43%	0.47%	0.54%	0.15%p	0.06%p

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ	
Table of Contents													
Hana Financial Group													
Financial Highlights													
Income Statements													
Balance Sheets													
NIM & NIS [Group]													
NIM & NIS [Hana Bank]													
Non-Interest Income													
SG&A Expense													
Loans & Deposits [Hana Bank]													
Asset Quality [Group]													
Asset Quality [Hana Bank]													
Credits [Hana Bank]													
Delinquency [Hana Bank]													
Provision [Hana Bank]													
Capital Adequacy													
Securities [Hana Bank]													
Hana Securities													
Hana Card													
Hana Capital													
Other Subsidiaries													
Organizational Chart													
Credit Rating													
NPL Ratio by Industry (Credit)													(Unit : %)
Agricultural, Forestry	12.85%	1.99%	1.97%	2.59%	2.67%	2.69%	2.57%	1.12%	1.00%	0.51%	-2.18%p	-0.49%p	
Fishery	0.20%	0.25%	0.20%	0.15%	0.15%	0.14%	0.12%	0.09%	0.08%	0.21%	0.07%p	0.12%p	
Mining	0.00%	0.66%	0.65%	0.87%	0.78%	0.78%	0.78%	0.87%	0.00%	0.00%	-0.78%p	0.00%p	
Manufacturing	0.70%	0.57%	0.44%	0.37%	0.32%	0.35%	0.30%	0.36%	0.29%	0.25%	-0.10%p	-0.04%p	
Utilities	0.54%	0.45%	0.52%	0.31%	0.43%	0.24%	0.22%	0.14%	0.22%	0.20%	-0.05%p	-0.02%p	
Sewage, Scrapped Material Disposa	0.07%	0.57%	0.50%	0.31%	0.49%	0.55%	0.52%	0.52%	0.17%	0.25%	-0.30%p	0.08%p	
Construction	2.61%	2.49%	1.80%	1.88%	1.72%	1.36%	1.35%	1.24%	1.12%	1.13%	-0.23%p	0.00%p	
Wholesale & Retail	0.35%	0.28%	0.21%	0.21%	0.21%	0.19%	0.16%	0.19%	0.21%	0.22%	0.02%p	0.01%p	
Transportation & Storage	0.14%	0.14%	0.14%	0.19%	0.07%	0.04%	0.06%	0.05%	0.24%	0.07%	0.03%p	-0.17%p	
Lodging & Dining	0.16%	0.20%	0.26%	0.16%	0.12%	0.16%	0.13%	0.10%	0.11%	0.20%	0.04%p	0.09%p	
Communication	0.10%	0.20%	0.20%	0.19%	0.14%	0.11%	0.04%	0.04%	0.13%	0.07%	-0.04%p	-0.06%p	
Finance & Insurance	0.18%	0.17%	0.00%	0.00%	0.00%	0.15%	0.15%	0.12%	0.00%	0.00%	-0.15%p	0.00%p	
Real Estate & Leasing	0.26%	0.19%	0.19%	0.19%	0.11%	0.10%	0.11%	0.15%	0.17%	0.17%	0.07%p	0.00%p	
Science & Technology	0.12%	0.10%	0.07%	0.08%	0.05%	0.05%	0.03%	0.06%	0.03%	0.04%	0.00%p	0.02%p	
Business Service	0.92%	2.41%	2.31%	2.24%	1.85%	1.42%	0.05%	0.14%	0.09%	0.08%	-1.34%p	-0.01%p	
Public Admin & Military	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	
Education	0.22%	0.09%	0.10%	0.09%	0.08%	0.13%	0.10%	0.14%	0.21%	0.36%	0.23%p	0.15%p	
Health & Social Welfare	0.14%	0.18%	0.13%	0.12%	0.14%	0.17%	0.33%	0.12%	0.10%	0.13%	-0.04%p	0.03%p	
Entertainment, Culture & Sports	0.02%	0.06%	0.00%	0.00%	0.00%	0.04%	0.01%	0.02%	0.03%	0.02%	-0.02%p	-0.01%p	
Other Public, Repair & Retail Service	0.16%	0.17%	0.52%	0.26%	0.26%	0.13%	0.01%	0.11%	0.28%	0.10%	-0.04%p	-0.18%p	
Housework Service	0.37%	0.35%	0.43%	0.31%	0.29%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%p	-0.01%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)	0.47%	0.41%	0.34%	0.30%	0.26%	0.25%	0.22%	0.24%	0.23%	0.21%	-0.04%p	-0.02%p	
Households (B)	0.18%	0.18%	0.19%	0.20%	0.21%	0.22%	0.20%	0.16%	0.19%	0.21%	-0.01%p	0.03%p	
Total Credit (A+B)	0.34%	0.30%	0.27%	0.26%	0.24%	0.24%	0.21%	0.21%	0.21%	0.21%	-0.03%p	0.00%p	

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
SME : NPL Ratio by Industry												(Unit : %)
Agricultural, Forestry	2.51%	2.41%	2.39%	3.13%	3.17%	3.20%	3.06%	1.31%	1.17%	0.61%	-2.59%p	-0.57%p
Fishery	0.56%	0.57%	0.62%	0.50%	0.48%	0.44%	0.41%	0.32%	0.28%	0.62%	0.18%p	0.34%p
Mining	0.00%	2.21%	2.21%	2.17%	2.24%	2.19%	2.17%	2.11%	0.00%	0.00%	-2.18%p	0.00%p
Manufacturing	1.05%	0.96%	0.73%	0.67%	0.64%	0.69%	0.61%	0.69%	0.57%	0.50%	-0.19%p	-0.07%p
Utilities	1.48%	0.50%	0.52%	1.29%	1.18%	0.97%	0.92%	0.77%	0.88%	0.90%	-0.07%p	0.03%p
Sewage, Scrapped Material Disposa	0.08%	0.67%	0.59%	0.36%	0.56%	0.68%	0.61%	0.61%	0.20%	0.28%	-0.40%p	0.08%p
Construction	0.45%	0.44%	0.23%	0.29%	0.25%	0.44%	0.48%	0.50%	0.46%	0.46%	0.02%p	0.00%p
Wholesale & Retail	0.42%	0.36%	0.26%	0.26%	0.27%	0.26%	0.21%	0.24%	0.27%	0.28%	0.03%p	0.01%p
Transportation & Storage	0.02%	0.02%	0.02%	0.14%	0.13%	0.08%	0.11%	0.09%	0.47%	0.13%	0.06%p	-0.34%p
Lodging & Dining	0.18%	0.22%	0.28%	0.18%	0.13%	0.18%	0.14%	0.11%	0.12%	0.22%	0.05%p	0.11%p
Communication	0.10%	0.22%	0.22%	0.26%	0.20%	0.16%	0.05%	0.07%	0.19%	0.11%	-0.05%p	-0.09%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	0.10%	0.10%	0.11%	0.11%	0.12%	0.11%	0.12%	0.17%	0.18%	0.19%	0.07%p	0.00%p
Science & Technology	0.16%	0.13%	0.09%	0.10%	0.06%	0.06%	0.04%	0.07%	0.03%	0.05%	0.00%p	0.02%p
Business Service	0.86%	0.80%	0.81%	0.79%	0.78%	0.11%	0.08%	0.22%	0.15%	0.11%	0.00%p	-0.04%p
Public Admin & Military	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
Education	0.12%	0.01%	0.04%	0.02%	0.02%	0.08%	0.05%	0.10%	0.18%	0.37%	0.29%p	0.20%p
Health & Social Welfare	0.06%	0.06%	0.05%	0.04%	0.07%	0.09%	0.29%	0.05%	0.08%	0.11%	0.02%p	0.03%p
Entertainment, Culture & Sports	0.02%	0.07%	0.00%	0.00%	0.00%	0.05%	0.01%	0.02%	0.04%	0.03%	-0.02%p	-0.01%p
Other Public, Repair & Retail Service	0.20%	0.21%	0.53%	0.35%	0.36%	0.19%	0.01%	0.16%	0.42%	0.15%	-0.04%p	-0.26%p
Housework Service	0.37%	0.35%	0.43%	0.31%	0.29%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%p	-0.01%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p

Table of Contents

Hana Financial Group

- Financial Highlights
- Income Statements
- Balance Sheets
- NIM & NIS [Group]
- NIM & NIS [Hana Bank]
- Non-Interest Income
- SG&A Expense

Loans & Deposits [Hana Bank]

- Asset Quality [Group]
- Asset Quality [Hana Bank]
- Credits [Hana Bank]

Delinquency [Hana Bank]

- Provision [Hana Bank]
- Capital Adequacy
- Securities [Hana Bank]
- Hana Securities

Hana Card

- Hana Capital
- Other Subsidiaries
- Organizational Chart
- Credit Rating

Delinquency Rate by Sector

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Delinquency Rate	0.24%	0.20%	0.19%	0.16%	0.16%	0.16%	0.18%	0.20%	0.23%	0.26%	0.10%p	0.03%p
Corporate	0.37%	0.29%	0.26%	0.20%	0.20%	0.19%	0.21%	0.23%	0.26%	0.28%	0.09%p	0.02%p
Large Corp.	0.49%	0.34%	0.32%	0.12%	0.00%	0.03%	0.04%	0.03%	0.02%	0.07%	0.04%p	0.05%p
SME	0.32%	0.28%	0.24%	0.23%	0.26%	0.25%	0.27%	0.30%	0.35%	0.36%	0.12%p	0.01%p
SME(Corporation)	0.50%	0.42%	0.32%	0.30%	0.35%	0.32%	0.32%	0.28%	0.30%	0.29%	-0.03%p	-0.01%p
SOHO	0.15%	0.14%	0.15%	0.16%	0.17%	0.17%	0.22%	0.33%	0.41%	0.46%	0.29%p	0.05%p
Household	0.10%	0.10%	0.11%	0.11%	0.11%	0.13%	0.14%	0.16%	0.20%	0.23%	0.10%p	0.03%p
Overdue Loan	639	542	518	454	455	488	540	605	710	809	65.8%	13.9%
Corporate	510	418	376	312	308	319	362	401	459	516	61.8%	12.6%
Large Corp.	171	117	114	45	0	15	17	15	8	34	120.4%	313.6%
SME	339	301	262	267	308	304	344	387	451	483	58.9%	7.1%
SME(Corporation)	262	227	179	179	210	207	214	193	210	211	1.5%	0.3%
SOHO	77	74	83	88	98	96	130	194	241	272	182.3%	13.1%
Household	129	124	142	142	147	169	179	203	251	293	73.4%	16.5%
Total Loan	267,059	272,385	278,942	283,792	288,683	297,184	301,678	303,494	304,395	309,194	4.0%	1.6%
Corporate	139,250	142,480	146,839	153,226	157,984	167,087	171,533	174,110	176,343	183,511	9.8%	4.1%
Large Corp.	34,941	34,388	36,002	37,953	40,187	43,592	45,660	46,117	48,824	51,256	17.6%	5.0%
SME	104,308	108,092	110,836	115,272	117,797	123,495	125,873	127,993	127,519	132,255	7.1%	3.7%
SME(Corporation)	52,087	54,700	55,785	58,980	60,436	65,303	66,964	69,398	69,091	73,518	12.6%	6.4%
SOHO	52,222	53,392	55,051	56,293	57,362	58,192	58,909	58,595	58,428	58,737	0.9%	0.5%
Household	127,810	129,906	132,103	130,566	130,698	130,097	130,145	129,385	128,052	125,684	-3.4%	-1.8%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Delinquency Rate by Industry												
Corporate												
	(Unit : %)											
Agricultural, Forestry	12.72%	1.86%	3.55%	2.36%	2.79%	2.75%	2.71%	1.24%	1.10%	0.62%	-2.12%p	-0.47%p
Fishery	0.02%	0.29%	0.09%	0.18%	0.15%	0.09%	0.18%	0.28%	0.52%	0.63%	0.54%p	0.10%p
Mining	27.34%	27.84%	27.86%	1.01%	0.89%	0.92%	0.89%	1.02%	0.00%	0.04%	-0.88%p	0.04%p
Manufacturing	0.41%	0.36%	0.24%	0.23%	0.24%	0.24%	0.27%	0.28%	0.26%	0.25%	0.01%p	-0.01%p
Utilities	0.36%	0.35%	0.41%	0.39%	0.38%	0.35%	0.34%	0.29%	0.29%	0.35%	0.01%p	0.06%p
Sewage, Scrapped Material Disposal	0.07%	0.54%	0.31%	0.32%	0.36%	0.31%	0.41%	0.40%	0.15%	0.21%	-0.10%p	0.07%p
Construction	0.27%	0.32%	0.13%	0.13%	0.18%	0.29%	0.46%	0.17%	0.28%	0.30%	0.01%p	0.02%p
Wholesale & Retail	0.28%	0.23%	0.19%	0.18%	0.25%	0.21%	0.22%	0.30%	0.43%	0.46%	0.25%p	0.03%p
Transportation & Storage	0.03%	0.04%	0.10%	0.08%	0.07%	0.05%	0.10%	0.15%	0.13%	0.21%	0.16%p	0.08%p
Lodging & Dining	0.25%	0.18%	0.23%	0.24%	0.25%	0.31%	0.31%	0.64%	0.77%	0.97%	0.66%p	0.20%p
Communication	0.16%	0.32%	0.32%	0.20%	0.23%	0.10%	0.15%	0.24%	0.28%	0.27%	0.16%p	-0.01%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.20%	0.15%	0.00%	0.00%	-0.18%p	0.00%p
Real Estate & Leasing	0.25%	0.16%	0.17%	0.17%	0.10%	0.09%	0.10%	0.11%	0.17%	0.19%	0.10%p	0.02%p
Science & Technology	0.09%	0.08%	0.04%	0.09%	0.07%	0.07%	0.14%	0.18%	0.12%	0.18%	0.10%p	0.05%p
Business Service	0.61%	0.11%	0.10%	0.07%	0.17%	0.06%	0.15%	0.24%	0.27%	0.22%	0.15%p	-0.06%p
Public Admin & Military	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%p	0.00%p
Education	0.12%	0.08%	0.07%	0.14%	0.03%	0.11%	0.15%	0.48%	0.52%	0.82%	0.71%p	0.30%p
Health & Social Welfare	0.05%	0.06%	0.03%	0.04%	0.08%	0.08%	0.30%	0.06%	0.08%	0.15%	0.06%p	0.07%p
Entertainment, Culture & Sports	0.04%	0.09%	0.04%	0.04%	0.04%	0.04%	0.18%	0.17%	0.24%	0.19%	0.15%p	-0.05%p
Other Public, Repair & Retail Service	0.30%	0.09%	0.09%	0.27%	0.28%	0.10%	0.16%	0.42%	0.77%	0.66%	0.56%p	-0.11%p
Housework Service	0.36%	0.34%	0.42%	0.30%	0.28%	0.00%	0.00%	0.14%	0.41%	0.11%	0.10%p	-0.30%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
SME												
	(Unit : %)											
Agricultural, Forestry	2.31%	2.24%	4.29%	2.85%	3.31%	3.26%	3.22%	1.45%	1.28%	0.73%	-2.52%p	-0.55%p
Fishery	0.05%	0.67%	0.22%	0.45%	0.39%	0.22%	0.47%	0.75%	1.43%	1.52%	1.30%p	0.09%p
Mining	0.04%	0.00%	2.28%	2.27%	2.39%	2.46%	2.32%	2.38%	0.00%	0.06%	-2.40%p	0.06%p
Manufacturing	0.69%	0.58%	0.40%	0.37%	0.45%	0.45%	0.50%	0.52%	0.47%	0.45%	0.01%p	-0.02%p
Utilities	0.92%	0.02%	0.10%	0.94%	0.93%	0.82%	0.86%	0.72%	0.74%	0.88%	0.06%p	0.14%p
Sewage, Scrapped Material Disposal	0.08%	0.64%	0.36%	0.36%	0.41%	0.36%	0.49%	0.47%	0.17%	0.24%	-0.12%p	0.08%p
Construction	0.39%	0.45%	0.20%	0.19%	0.27%	0.45%	0.73%	0.31%	0.55%	0.58%	0.13%p	0.03%p
Wholesale & Retail	0.33%	0.28%	0.23%	0.23%	0.31%	0.26%	0.27%	0.37%	0.53%	0.57%	0.31%p	0.04%p
Transportation & Storage	0.04%	0.07%	0.18%	0.14%	0.12%	0.08%	0.17%	0.23%	0.22%	0.35%	0.27%p	0.13%p
Lodging & Dining	0.27%	0.20%	0.25%	0.26%	0.27%	0.34%	0.34%	0.71%	0.85%	1.07%	0.73%p	0.22%p
Communication	0.17%	0.36%	0.36%	0.27%	0.34%	0.15%	0.21%	0.35%	0.41%	0.40%	0.25%p	-0.01%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	0.09%	0.08%	0.08%	0.09%	0.10%	0.09%	0.11%	0.12%	0.18%	0.14%	0.05%p	-0.04%p
Science & Technology	0.10%	0.10%	0.05%	0.10%	0.08%	0.08%	0.15%	0.20%	0.13%	0.20%	0.12%p	0.06%p
Business Service	0.94%	0.17%	0.15%	0.11%	0.28%	0.11%	0.23%	0.37%	0.44%	0.33%	0.22%p	-0.11%p
Public Admin & Military	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.00%	0.00%p	0.00%p
Education	0.13%	0.08%	0.07%	0.14%	0.04%	0.11%	0.15%	0.50%	0.54%	0.85%	0.74%p	0.31%p
Health & Social Welfare	0.05%	0.06%	0.03%	0.04%	0.08%	0.08%	0.30%	0.06%	0.08%	0.15%	0.06%p	0.07%p
Entertainment, Culture & Sports	0.05%	0.11%	0.04%	0.04%	0.05%	0.05%	0.23%	0.21%	0.29%	0.24%	0.18%p	-0.05%p
Other Public, Repair & Retail Service	0.31%	0.10%	0.09%	0.28%	0.29%	0.10%	0.16%	0.44%	0.78%	0.67%	0.58%p	-0.11%p
Housework Service	0.36%	0.34%	0.42%	0.30%	0.28%	0.00%	0.00%	0.14%	0.41%	0.11%	0.10%p	-0.30%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p

Table of Contents

Hana Financial Group

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

Loan Loss Provision [Bank + Trust]

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Initial Balance	1,214.2	1,180.0	1,179.8	1,141.3	1,265.7	1,313.3	1,440.9	1,431.3	1,543.1	1,594.1	21.4%	3.3%
Loan Loss Provision	2.1	30.4	-13.8	120.4	72.8	118.0	27.2	183.1	121.9	170.7	44.7%	40.0%
(Write off)*	-67.3	-58.3	-56.9	-46.7	-54.3	-22.5	-66.3	-59.6	-82.5	-78.3	N/A	N/A
Adjustment	31.1	27.7	32.2	50.7	29.0	32.1	29.6	-11.8	11.6	9.1	-71.8%	-21.6%
Ending Balance	1,180.0	1,179.8	1,141.3	1,265.7	1,313.3	1,440.9	1,431.3	1,543.1	1,594.1	1,695.6	17.7%	6.4%

* Including write-offs and adjusted trust accounts

Loan Loss Provision [Bank]

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
LLP [Bank Acc.]	2.1	30.4	-13.8	120.4	72.8	118.0	27.2	183.1	121.9	170.7	44.7%	40.0%
Corporate	-17.5	21.9	-26.3	117.3	56.0	104.2	-1.6	199.1	96.7	113.4	8.8%	17.2%
Large Corp.	6.8	26.9	-40.7	99.4	-7.8	0.8	-42.5	66.2	-0.7	-93.3	N/A	N/A
SME	0.3	-3.5	7.5	13.7	44.9	80.3	33.4	115.0	75.9	131.0	63.1%	72.5%
SOHO	-24.6	-1.5	6.9	4.2	18.9	23.2	7.4	18.0	21.6	75.7	226.8%	250.9%
Household	19.6	8.5	12.5	3.1	16.9	13.8	28.8	-16.0	25.2	57.3	316.8%	127.5%

Write-offs

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Write-offs	67.3	58.3	56.9	46.7	54.3	22.5	66.3	59.6	82.5	78.3	248.0%	-5.0%
Corporate	31.3	28.6	27.7	17.3	21.9	8.8	25.1	23.5	48.2	45.7	419.3%	-5.2%
Household	35.9	29.7	29.2	29.4	32.3	13.7	41.2	36.0	34.2	32.6	137.9%	-4.8%

Loan Sales

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Sales	53.5	66.5	46.1	25.5	0.0	41.3	56.8	77.6	168.5	184.6	347.2%	9.6%
Corporate	44.4	62.6	42.8	20.4	0.0	31.6	50.4	67.6	154.9	159.5	405.4%	3.0%
Household	9.1	3.9	3.4	5.1	0.0	9.7	6.5	10.0	13.6	25.1	158.4%	84.3%

Table of Contents

Hana Financial Group

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

[Group] Capital Adequacy (Basel III Standard)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q(e)	YoY	QoQ
Total BIS Capital	32,908	34,167	35,426	35,476	36,298	37,412	38,331	37,635	39,303	40,061	7.1%	1.9%
Common Equity Tier 1 Capital	28,302	29,129	30,028	30,001	30,637	31,083	32,106	31,593	32,910	33,683	8.4%	2.4%
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	18,342	19,320	19,993	20,824	21,001	21,646	22,503	23,211	23,577	24,241	12.0%	2.8%
Others	1,313	1,363	1,381	1,295	905	658	608	290	1,005	972	47.6%	-3.3%
(-)Deduction	-1,154	-1,355	-1,147	-1,919	-1,070	-1,022	-841	-1,710	-1,504	-1,361	N/A	N/A
Additional Tier 1 Capital	2,182	2,406	2,806	2,983	3,238	3,649	3,506	3,495	3,701	3,700	1.4%	0.0%
Tier 2 Capital	2,423	2,632	2,593	2,491	2,422	2,679	2,719	2,547	2,693	2,678	0.0%	-0.5%
RWA (Market risk based)	201,631	206,595	213,436	217,768	225,806	235,855	249,926	240,113	256,566	263,143	11.6%	2.6%
	30,484	31,535	32,834	32,985	33,875	34,733	35,612	35,087	36,610	37,383	-1.8%	
BIS CAR	16.32%	16.54%	16.60%	16.29%	16.07%	15.86%	15.34%	15.67%	15.32%	15.22%	-0.64%p	-0.09%p
Tier 1 CAR	15.12%	15.26%	15.38%	15.15%	15.00%	14.73%	14.25%	14.61%	14.27%	14.21%	-0.52%p	-0.06%p
Common Equity Tier 1 CAR	14.04%	14.10%	14.07%	13.78%	13.57%	13.18%	12.85%	13.16%	12.83%	12.80%	-0.38%p	-0.03%p

Double Leverage	123.96%	126.05%	123.71%	124.77%	123.24%	123.72%	124.48%	125.04%	123.20%	125.00%	1.28%p	1.80%p
Debt to Equity	37.00%	36.38%	34.77%	33.20%	38.04%	32.84%	34.46%	34.75%	38.21%	33.32%	0.48%p	-4.89%p
Dividend per Share (won)	-	700	-	2,400 (3,100)	-	800	-	2,550 (3,350)	600	600	-25.0%	0.0%

() including interim dividend

[Hana Bank] Capital Adequacy (Basel III Standard)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q(e)	YoY	QoQ
Total BIS Capital	29,478	30,297	30,761	30,813	31,057	31,448	32,253	31,670	33,100	33,185	5.5%	0.3%
Common Equity Tier 1 Capital	25,919	26,335	27,006	26,917	27,403	27,392	28,320	27,877	29,283	29,328	7.1%	0.2%
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	12,252	13,006	13,270	13,897	13,902	14,596	14,894	19,236	19,339	20,198	38.4%	4.4%
Others	8,665	8,737	8,763	8,700	8,449	8,372	8,356	4,557	5,063	4,990	-40.4%	-1.4%
(-)Deduction	-358	-767	-386	-1,040	-308	-867	-290	-1,276	-478	-1,220	N/A	N/A
Additional Tier 1 Capital	57	57	58	413	370	371	372	370	371	371	0.1%	0.0%
Tier 2 Capital	3,503	3,905	3,697	3,483	3,284	3,685	3,560	3,422	3,446	3,486	-5.4%	1.2%
RWA (Market risk based)	170,351	169,280	175,585	178,734	180,129	187,625	195,047	190,402	182,428	186,529	-0.6%	2.2%
BIS CAR	17.30%	17.90%	17.52%	17.24%	17.24%	16.76%	16.54%	16.63%	18.14%	17.79%	1.03%p	-0.35%p
Tier 1 CAR	15.25%	15.59%	15.41%	15.29%	15.42%	14.80%	14.71%	14.84%	16.26%	15.92%	1.13%p	-0.33%p
Common Equity Tier 1 CAR	15.21%	15.56%	15.38%	15.06%	15.21%	14.60%	14.52%	14.64%	16.05%	15.72%	1.12%p	-0.33%p

Table of Contents

Hana Financial Group

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

Bank Account

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Bank Total	59,415	58,135	62,619	64,303	68,878	70,911	74,172	79,577	82,894	84,172	18.7%	1.5%
Sovereign & Public Bonds	15,276	14,245	15,084	15,573	16,741	17,165	17,647	18,195	19,436	19,644	14.4%	1.1%
Municipal Bonds	688	668	712	712	746	742	740	733	677	716	-3.4%	5.8%
Finance Debentures (Monetary Stabilization Bonds)	10,866	11,445	13,328	13,909	14,022	13,894	15,381	18,653	18,074	19,065	37.2%	5.5%
Corporate Bonds	4,244	4,572	5,753	5,622	6,022	4,324	3,710	3,758	3,835	4,232	-2.1%	10.4%
Stock	15,444	15,865	17,190	17,923	20,047	22,390	23,420	24,599	25,005	24,720	10.4%	-1.1%
Foreign Securities	1,355	1,433	1,304	1,375	1,403	1,482	1,472	1,507	1,600	1,703	14.9%	6.5%
Others	10,394	10,783	11,839	11,915	12,501	12,857	13,356	12,594	13,968	14,141	10.0%	1.2%
	5,393	3,695	3,161	2,897	3,417	2,381	2,156	3,296	4,134	4,182	75.6%	1.2%

(Unit : KRW in billion)

Trust Account

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Trust Total	13,480	13,336	13,230	14,189	14,939	16,073	16,875	17,911	17,840	18,459	14.9%	3.5%
Sovereign & Public Bonds	458	483	474	376	421	458	495	515	567	766	67.3%	35.1%
Municipal Bonds	5	0	0	0	0	0	0	0	0	10	N/A	N/A
Finance Debentures	240	150	110	100	99	150	158	273	303	324	115.7%	7.1%
Corporate Bonds	3,632	3,649	3,644	3,457	3,477	3,713	4,581	6,259	6,072	6,274	69.0%	3.3%
Stock	379	398	431	502	578	682	826	848	999	1,178	72.8%	17.9%
Foreign Securities	2,817	2,813	2,665	2,706	2,654	2,722	2,604	2,402	2,397	2,476	-9.1%	3.3%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	2,401	2,673	2,868	3,294	3,424	3,527	3,513	3,264	3,288	3,258	-7.6%	-0.9%
Others	3,547	3,171	3,038	3,755	4,285	4,820	4,697	4,350	4,215	4,174	-13.4%	-1.0%

(Unit : KRW in billion)

Total [Bank + Trust]

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total	72,895	71,471	75,848	78,492	83,817	86,983	91,047	97,488	100,734	102,631	18.0%	1.9%
Sovereign & Public Bonds	15,734	14,728	15,558	15,948	17,162	17,623	18,142	18,710	20,004	20,410	15.8%	2.0%
Municipal Bonds	693	668	712	712	746	742	740	733	677	726	-2.1%	7.3%
Finance Debentures	11,106	11,595	13,438	14,009	14,122	14,044	15,539	18,926	18,377	19,390	38.1%	5.5%
Corporate Bonds	19,076	19,513	20,834	21,380	23,525	26,103	28,001	30,858	31,077	30,994	18.7%	-0.3%
Stock	1,734	1,831	1,735	1,877	1,982	2,164	2,298	2,355	2,599	2,881	33.2%	10.9%
Foreign Securities	13,211	13,596	14,504	14,621	15,155	15,579	15,960	14,996	16,365	16,617	6.7%	1.5%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	2,401	2,673	2,868	3,294	3,424	3,527	3,513	3,264	3,288	3,258	-7.6%	-0.9%
Others	8,940	6,866	6,200	6,652	7,703	7,201	6,853	7,646	8,349	8,355	16.0%	0.1%

(Unit : KRW in billion)

Table of Contents

Hana Financial Group

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

Consolidated Income Statement

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	256.4	311.1	268.7	233.6	294.3	125.2	318.0	41.4	272.4	159.4	27.3%	-41.5%
Fee Income	147.0	150.4	174.5	114.1	104.4	136.1	95.4	51.2	77.5	94.8	-30.3%	22.4%
Other Income	109.4	160.8	94.2	119.5	189.8	-10.9	222.6	-9.8	194.9	64.5	N/A	-66.9%
SG&A	139.8	131.1	162.7	141.4	171.3	103.8	157.6	101.3	153.8	109.2	5.1%	-29.0%
Operating Income	116.4	180.7	104.2	90.2	123.0	17.5	153.8	-197.7	96.7	-32.9	-288.0%	-134.0%
Net Income	136.8	139.3	134.0	96.6	119.3	19.8	146.4	-159.5	83.4	-48.7	-346.4%	-158.5%

(Unit : KRW in billion)

Business Volume

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Assets (incl. trust asset)	38,362	37,311	37,968	37,615	66,119	68,675	69,536	62,275	69,477	71,359	3.9%	2.7%
Total Liabilities	33,896	32,216	32,756	32,324	60,770	62,816	63,581	56,469	63,568	65,496	4.3%	3.0%
Total Shareholder's Equity	4,466	5,095	5,212	5,291	5,349	5,859	5,955	5,806	5,909	5,863	0.1%	-0.8%

(Unit : KRW in billion)

Major Indices

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
BPS (won, Cumulative)	66,361	40,420	69,570	70,633	71,417	72,542	73,738	71,820	73,083	72,525	0.0%	-0.8%
EPS (won, Cumulative)	2,038	3,119	5,741	7,016	1,600	1,840	3,696	1,615	1,037	431	-76.6%	-58.5%
ROE (Cumulative)	12.51%	11.97%	11.46%	10.38%	9.14%	5.12%	6.83%	2.24%	5.80%	1.20%	-3.93%p	-4.61%p
ROA (Cumulative)	1.60%	1.57%	1.52%	1.38%	1.24%	0.69%	0.90%	0.30%	0.73%	0.14%	-0.54%p	-0.59%p

(Unit : KRW in billion, %)

Financial Ratios

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Net Operating Capital Ratio *	1194.4%	1289.2%	1351.4%	1192.3%	1180.3%	1309.6%	1127.0%	1051.2%	1052.1%	1108.9%	-200.71%p	56.78%p
Net Operating Capital	3,853	4,110	4,334	4,275	4,373	4,607	4,440	4,249	4,196	4,235	-8.1%	0.9%
BS Net Assets	4,453	5,077	5,227	5,321	5,414	5,902	5,985	5,846	5,931	5,883	-0.3%	-0.8%
Total Risk	2,250	2,379	2,520	2,675	2,788	2,849	2,927	2,838	2,784	2,746	-3.6%	-1.4%
Market Risk	1,335	1,480	1,485	1,573	1,622	1,549	1,675	1,710	1,647	1,534	-0.9%	-6.8%
Settlement Risk	760	736	855	904	970	1,106	1,055	941	944	1,023	-7.5%	8.4%
Other Risk	154	163	180	198	196	194	197	187	194	189	-2.4%	-2.4%
Minimum Capital Requirement	134	134	134	134	134	134	134	134	134	134	0.0%	0.0%

(Unit : KRW in billion, %)

* Applied a revised NCR calculation methodology of Financial Services Commission (enforced as of January 1, 2016)

Cost-to-Income Ratio(Consolidated)	54.5%	42.1%	60.6%	60.5%	58.2%	82.9%	49.5%	244.9%	56.4%	68.5%	-14.43%p	12.05%p
------------------------------------	-------	-------	-------	-------	-------	-------	-------	--------	-------	-------	----------	---------

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ	
Operating Statistics												(Unit : KRW in billion, %)	
Equity Fund Sales Balance	29,666	28,598	27,546	29,004	29,732	28,603	27,789	29,223	30,473	28,558	-0.2%	-6.3%	
Equity Type	3,051	2,564	2,613	2,564	2,539	2,549	2,589	2,561	2,602	2,598	1.9%	-0.1%	
Fixed Income Type	5,106	5,410	4,981	5,059	5,161	5,005	4,821	4,833	4,787	4,734	-5.4%	-1.1%	
MMF	5,750	5,196	4,701	5,403	5,762	4,855	4,058	4,903	5,766	3,925	-19.2%	-31.9%	
Other	15,759	15,427	15,250	15,977	16,269	16,194	16,321	16,926	17,318	17,301	6.8%	-0.1%	
Market Share (M/S)	4.11%	3.81%	3.58%	3.69%	3.63%	3.50%	3.38%	3.52%	3.50%	3.24%	-0.26%p	-0.26%p	
Brokerage Volume												(Unit : KRW in billion, %)	
Brokerage Volume	85,356	74,066	69,430	64,659	50,569	47,271	40,929	37,543	47,029	55,014	16.4%	17.0%	
Market volume	4,557,334	3,726,041	3,582,724	3,208,713	2,665,259	2,507,231	2,148,235	1,940,495	2,522,861	2,937,023	17.1%	16.4%	
Market Share (M/S)	1.87%	1.99%	1.94%	2.02%	1.90%	1.89%	1.91%	1.93%	1.86%	1.87%	-0.01%p	0.01%p	
Brokerage Fee Revenue	69.3	55.2	50.3	45.3	35.7	32.4	28.4	25.3	33.1	38.4	18.5%	15.9%	
Market volume	2,042	1,642	1,601	1,468	1,183	1,089	914	780	963	1,092	0.3%	13.5%	
Market Share (M/S)	3.39%	3.36%	3.14%	3.09%	3.02%	2.98%	3.11%	3.24%	3.44%	3.52%	0.54%p	0.07%p	
Investment Banking												(Unit : KRW in billion)	
IPO Market	89	157	291	359	77	87	161	210	31	70	-18.8%	124.2%	
Debt Issuance Market	718	1,932	2,657	3,047	580	1,165	1,524	1,632	792	1,258	7.9%	58.9%	
Hybrid Securities Market	8,321	7,299	7,391	8,284	8,805	9,567	10,845	11,940	10,981	11,180	16.9%	1.8%	
Client AUM												(Unit : KRW in billion)	
Total Assets Under Management	127,928	131,384	128,850	133,347	133,168	123,228	118,459	113,148	123,971	122,925	-0.2%	-0.8%	
Beneficiary Certificates	29,666	28,598	27,546	29,004	29,732	28,603	27,789	29,223	30,473	28,558	-0.2%	-6.3%	
Other Financial Products	45,153	43,013	43,114	44,798	44,964	44,917	44,814	38,918	40,492	38,736	-13.8%	-4.3%	
Deposit Assets	53,110	59,773	58,190	59,546	58,472	49,709	45,855	45,007	53,006	55,631	11.9%	5.0%	

FY2021 1Q FY2021 2Q FY2021 3Q FY2021 4Q FY2022 1Q FY2022 2Q FY2022 3Q FY2022 4Q FY2023 1Q FY2023 2Q YoY QoQ

Table of Contents

Hana Financial Group

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

Consolidated Income Statement

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	194.5	194.6	179.6	181.1	181.4	188.7	170.0	171.5	189.1	216.8	14.9%	14.6%
Net Interest Income	122.4	122.6	117.0	110.2	101.0	96.3	97.5	100.8	109.7	119.1	23.6%	8.6%
Fee Income	51.7	67.8	54.5	58.6	46.4	73.2	43.5	62.4	42.3	45.9	-37.4%	8.5%
Other	20.4	4.2	8.1	12.3	34.0	19.1	29.0	8.3	37.2	51.8	170.9%	39.5%
SG&A Expense	48.1	50.3	57.7	65.7	69.5	51.4	55.2	69.4	60.1	57.5	11.8%	-4.4%
PPOP	146.3	144.3	121.9	115.3	111.9	137.3	114.9	102.1	129.0	159.3	16.1%	23.5%
Provision Expense	48.2	48.2	44.6	42.4	40.0	52.2	52.2	74.6	104.7	88.5	69.7%	-15.5%
Operating Income	98.1	96.1	77.3	73.0	71.9	85.1	62.7	27.6	24.3	70.8	-16.8%	191.3%
Income Tax	25.1	25.1	21.0	21.1	17.3	21.2	15.8	0.2	3.2	16.1	-24.1%	404.8%
Net Income	72.5	69.7	56.8	51.5	54.6	64.1	46.9	26.4	20.2	52.4	-18.3%	159.2%

*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

Credit Card Fee Structure

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
A. Fee Revenue	326.6	333.1	319.3	336.7	327.4	350.7	356.4	394.0	429.7	471.2	34.3%	9.6%
a Credit Card Receivables in Wo	123.1	135.5	131.3	144.8	120.7	137.2	130.4	165.5	139.8	160.5	17.0%	14.8%
b Credit Card Receivables in FC	22.1	26.3	28.8	30.2	28.8	39.8	52.6	50.8	54.5	65.5	64.4%	20.2%
c Cash Advance	16.1	15.6	14.9	15.4	14.8	14.3	14.4	16.1	16.7	17.6	23.5%	5.3%
d Card Loan	86.2	88.4	85.1	78.9	70.5	68.7	73.5	82.5	88.4	95.2	38.6%	7.7%
e Revolving	14.7	14.2	14.3	14.5	14.3	13.7	14.4	15.1	16.1	16.9	23.2%	4.6%
f Auto Installment Loan	0.1	0.5	1.0	1.4	1.9	2.7	4.5	8.7	13.2	14.6	440.5%	10.4%
g Other Loan	0.6	1.8	2.0	1.7	1.5	1.8	1.9	2.0	2.6	3.3	85.2%	30.0%
h Annual Fee	34.9	36.2	33.1	32.8	36.6	30.9	33.4	31.9	35.1	36.3	17.4%	3.4%
i Others	28.9	14.7	8.8	17.1	38.3	41.5	31.3	21.5	63.2	61.2	47.6%	-3.1%
B. Fee Expenses	275.0	265.3	264.7	278.1	281.0	277.5	312.9	331.6	387.4	425.3	53.3%	9.8%
C. Credit Card Income (A-B)	51.7	67.8	54.5	58.6	46.4	73.2	43.5	62.4	42.3	45.9	-37.4%	8.5%
Credit Card Interest Income*	153.6	154.1	148.6	143.3	135.4	134.7	145.1	169.0	191.0	204.0	51.4%	6.8%
Credit Card Fee Income*	102.6	119.7	119.4	134.8	108.6	129.7	126.1	160.4	121.1	149.6	15.4%	23.5%

*Calculated for accounting purposes

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ	
Sales (Cumulative)												(Unit : KRW in billion)	
Lump-sum	13,090	28,281	42,506	57,810	14,938	32,515	49,376	66,819	16,882	35,391	8.8%	109.6%	
Installment	1,397	2,902	4,445	6,066	1,549	3,161	4,966	7,292	2,257	4,348	37.6%	92.7%	
Cash Advance	771	1,549	2,308	3,098	755	1,504	2,269	3,098	859	1,754	16.6%	104.2%	
Card Loans	1,206	2,240	2,870	3,562	484	1,241	2,184	3,046	1,005	1,903	53.3%	89.4%	
Total	16,464	34,971	52,130	70,537	17,726	38,421	58,794	80,255	21,002	43,396	12.9%	106.6%	

Balance Sheet Outstanding												(Unit : KRW in billion)	
Credit Sales	3,265	3,377	3,337	3,548	3,485	3,686	3,878	4,533	4,739	4,609	25.1%	-2.7%	
Cash Advance	366	369	369	383	360	358	377	413	418	446	24.7%	6.6%	
Card Loans	2,667	2,711	2,516	2,400	2,165	2,206	2,421	2,611	2,825	2,951	33.7%	4.5%	
Revolving	391	404	417	421	414	423	436	451	451	466	10.1%	3.4%	
Auto Installment Loan	57	139	252	366	504	668	948	1,342	1,439	1,448	116.7%	0.6%	
Other Loan	39	70	56	45	40	52	82	73	67	62	19.6%	-6.7%	
Corporate Credit Sales	783	1,173	984	945	1,166	1,303	1,269	1,160	1,251	1,533	17.6%	22.5%	
Others	192	205	222	400	361	339	537	304	285	414	22.0%	44.9%	
Total Receivables	7,760	8,449	8,153	8,507	8,496	9,035	9,947	10,886	11,476	11,928	32.0%	3.9%	

No. of Cardholders												(Unit : thousands, %)	
No. of cardholders	11,999	11,960	11,860	11,825	11,833	11,891	11,912	12,075	12,302	12,565	5.7%	2.1%	
Active Cardholders	6,361	6,284	6,369	6,352	6,388	6,473	6,431	6,503	6,418	6,522	0.8%	1.6%	
% of Active Cardholders	53.0%	52.5%	53.7%	53.7%	54.0%	54.4%	54.0%	53.9%	52.2%	51.9%	-2.53%p	-0.26%p	

* Includes Check Card

Major Indices												(Unit : KRW in billion, %)	
BPS (won, Cumulative)	6,956	7,219	7,435	7,633	7,849	8,092	8,255	8,334	8,195	8,405	3.9%	2.6%	
EPS (won, Cumulative)	273	534	748	942	205	446	623	722	76	273	-38.8%	259.2%	
ROE (Cumulative)	16.21%	15.50%	14.14%	13.11%	10.75%	11.45%	10.46%	8.98%	3.73%	6.62%	-4.83%p	2.89%p	
ROA (Cumulative)	3.53%	3.34%	3.04%	2.81%	2.30%	2.43%	2.17%	1.81%	0.66%	1.15%	-1.28%p	0.50%p	

FY2021 1Q FY2021 2Q FY2021 3Q FY2021 4Q FY2022 1Q FY2022 2Q FY2022 3Q FY2022 4Q FY2023 1Q FY2023 2Q YoY QoQ

Asset Quality

(Unit : KRW in billion, %)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Total Credit	7,878	8,558	8,484	8,722	8,674	9,186	10,102	11,081	11,636	12,130	32.0%	4.2%
Normal	7,580	8,259	8,188	8,430	8,385	8,897	9,798	10,728	11,250	11,686	31.4%	3.9%
Precautionary	206	214	226	231	227	235	252	280	293	299	27.5%	2.0%
Substandard	2	2	1	1	1	0	0	0	0	1	15.4%	9.4%
Doubtful	68	67	46	40	41	36	36	45	53	84	133.0%	58.0%
Estimated Loss	23	16	24	20	20	18	17	29	39	60	232.2%	54.4%
NPL	92	85	70	61	62	55	53	74	93	145	165.2%	56.2%
NPL ratio	1.17%	0.99%	0.83%	0.70%	0.71%	0.59%	0.52%	0.67%	0.80%	1.19%	0.60%p	0.40%p
Precautionary & below	298	299	296	292	288	289	304	353	386	444	53.5%	15.0%
Precautionary & below ratio	3.79%	3.49%	3.49%	3.35%	3.32%	3.15%	3.01%	3.19%	3.32%	3.66%	0.51%p	0.34%p
Loan Loss Allowance	331	337	327	325	316	318	341	413	448	505	58.6%	12.8%
Loan Loss Reserves	259	259	246	239	229	232	247	289	319	354	52.5%	11.0%
Credit Loss Reserves	73	78	81	86	87	86	95	124	129	151	75.2%	17.4%
Normal	132	137	133	129	117	126	133	143	153	157	24.5%	2.5%
Precautionary	57	58	61	63	64	64	74	90	96	87	35.5%	-9.4%
Substandard	1	1	0	0	0	0	0	0	0	0	-35.5%	1.2%
Doubtful	51	51	34	30	31	27	27	34	39	62	129.8%	57.8%
Estimated Loss	17	13	18	16	16	15	13	22	30	48	227.0%	57.5%

(Unit : %)

Coverage Ratio

NPL coverage	281.03%	305.72%	349.72%	391.72%	370.00%	426.06%	465.31%	391.72%	344.82%	244.98%	-181.07%p	-99.83%p
Precautionary & below	86.80%	86.92%	83.09%	81.86%	79.30%	80.31%	80.96%	81.77%	82.69%	79.79%	-0.52%p	-2.90%p

Delinquency

(Unit : KRW in billion, %)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Delinquency Rate	1.00%	0.85%	1.04%	0.93%	0.97%	0.79%	0.77%	0.98%	1.14%	1.48%	0.69%p	0.34%p
Overdue Loan	78	73	88	80	84	72	78	108	132	178	146.8%	35.0%
Total Loan	7,849	8,531	8,459	8,689	8,650	9,161	10,075	11,048	11,599	12,092	32.0%	4.3%

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Table of Contents												
Hana Financial Group												
Financial Highlights												
Income Statements												
Balance Sheets												
NIM & NIS [Group]												
NIM & NIS [Hana Bank]												
Non-Interest Income												
SG&A Expense												
Loans & Deposits [Hana Bank]												
Asset Quality [Group]												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
Hana Securities												
Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												

Consolidated Income Statement

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	120.3	124.6	121.2	142.8	160.6	135.9	161.7	135.8	152.6	151.8	11.7%	-0.6%
Net Interest Income	89.3	94.1	96.1	101.7	104.1	102.5	97.7	99.5	92.5	96.5	-5.9%	4.3%
Fee Income	16.2	16.5	18.0	16.0	24.1	25.7	35.9	38.2	42.8	45.4	77.1%	6.2%
Other	14.8	14.0	7.1	25.1	32.4	7.8	28.0	-1.9	17.3	9.9	27.1%	-43.1%
SG&A Expense	19.8	16.2	17.6	19.6	27.5	17.6	20.5	27.1	22.1	21.6	22.5%	-2.0%
PPOP	100.5	108.3	103.5	123.3	133.0	118.3	141.2	108.7	130.6	130.2	10.1%	-0.3%
Provision Expense	14.0	21.4	12.1	19.4	9.9	20.3	22.4	48.6	52.9	53.8	164.8%	1.7%
Operating Income	86.5	86.9	91.4	103.9	123.1	98.0	118.8	60.1	77.7	76.4	-22.0%	-1.7%
Income Tax	20.8	23.3	22.4	26.7	32.2	25.4	28.7	13.5	14.9	22.9	-9.9%	53.1%
Net Income	61.6	63.9	67.6	78.9	91.3	71.9	89.9	45.3	65.6	55.5	-22.8%	-15.4%

Major Indices

BPS (won, Cumulative)	51,745	54,259	52,333	55,287	57,490	57,490	57,490	66,125	67,909	67,667	17.7%	-0.4%
EPS (won, Cumulative)	2,688	5,595	8,149	11,004	3,207	5,792	9,038	10,651	2,255	4,205	-27.4%	86.5%
ROE (Cumulative)	19.30%	19.19%	18.18%	18.16%	20.17%	17.58%	17.73%	15.40%	12.82%	11.64%	-5.94%p	-1.18%p
ROA (Cumulative)	2.31%	2.22%	2.20%	2.22%	2.65%	2.32%	2.32%	1.99%	1.49%	1.39%	-0.93%p	-0.10%p

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
Asset Quality												
(Unit : KRW in billion, %)												
Total Credit	9,895	10,797	11,298	11,874	12,426	12,755	13,570	13,962	14,617	15,096	18.4%	3.3%
Normal	9,788	10,695	11,200	11,771	12,335	12,662	13,455	13,410	13,958	14,456	14.2%	3.6%
Precautionary	34	32	38	44	38	39	46	454	529	482	1144.9%	-9.0%
Substandard	34	32	29	28	24	20	33	49	64	70	253.8%	9.3%
Doubtful	39	37	30	30	28	34	36	48	61	78	129.8%	27.8%
Estimated Loss	1	1	1	1	0	1	0	1	4	10	1284.1%	162.9%
NPL	74	70	60	59	52	54	69	98	129	158	190.0%	22.6%
NPL ratio	0.74%	0.65%	0.53%	0.50%	0.42%	0.43%	0.51%	0.70%	0.88%	1.04%	0.62%p	0.16%p
Precautionary & below	107	102	98	103	90	93	115	551	658	640	587.0%	-2.8%
Precautionary & below ratio	1.08%	0.94%	0.87%	0.87%	0.73%	0.73%	0.85%	3.95%	4.50%	4.24%	3.51%p	-0.27%p
Loan Loss Allowance	108	112	110	111	113	115	123	150	194	213	84.9%	10.0%
Loan Loss Reserves	78	78	79	75	72	80	88	110	136	165	106.0%	20.8%
Credit Loss Reserves	29	34	30	37	41	35	36	39	58	49	37.4%	-15.6%
Coverage Ratio												
NPL coverage	106.73%	111.16%	131.52%	126.61%	137.15%	146.96%	126.79%	113.12%	105.88%	104.39%	-42.57%p	-1.49%p
Precautionary & below	73.28%	76.22%	80.83%	72.21%	79.64%	85.86%	75.83%	20.04%	20.71%	25.75%	-60.11%p	5.04%p
Delinquency												
(Unit : KRW in billion, %)												
Delinquency Rate	0.58%	0.50%	0.49%	0.49%	0.44%	0.49%	0.58%	0.58%	1.11%	1.25%	0.76%p	0.14%p
Overdue Loan	57	54	56	56	54	62	78	78	157	181	192.4%	15.7%
Total Loan	9,895	10,797	11,298	11,874	12,426	12,755	13,570	13,962	14,617	15,096	18.4%	3.3%
Regulatory Guideline												
(Unit : %)												
Adjusted CAR (minimum 7%)	12.22%	11.68%	14.10%	13.90%	13.63%	13.68%	13.04%	13.00%	12.65%	12.60%	-1.09%p	-0.05%p
Leverage Multiple (maximum 9x) *	8.86	9.29	7.61	7.91	7.77	7.83	7.97	8.16	8.25	8.30	6.0%	0.7%

* Total Asset divided by total equity

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
--	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-----	-----

Table of Contents

Hana Financial Group

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

Other Subsidiaries

- Organizational Chart
- Credit Rating

Hana Alternative Asset Mgmt.

Consolidated Income Statement

(Unit : KRW in billion)

General Operating Income	16.5	11.1	14.7	25.3	20.2	14.7	12.7	17.7	11.0	17.0	16.1%	55.1%
Net Interest Income	0.1	0.3	0.3	0.4	0.4	0.4	0.5	0.6	0.8	1.5	228.7%	81.6%
Fee Income	14.9	9.6	-0.4	19.0	16.8	12.1	10.8	14.7	7.7	12.9	6.6%	66.8%
Other	1.5	1.2	14.8	5.9	3.0	2.1	1.4	2.4	2.4	2.6	26.0%	8.8%
SG&A Expense	5.4	5.3	5.4	8.9	6.6	6.1	7.8	7.6	5.0	8.5	37.7%	69.6%
PPOP	11.1	5.8	9.3	16.4	13.6	8.5	4.9	10.1	6.0	8.6	0.6%	43.0%
Provision Expense	0.2	0.0	0.0	0.7	-0.1	-0.6	0.2	0.0	0.0	0.2	N/A	869.5%
Operating Income	10.9	5.8	9.3	15.8	13.7	9.2	4.7	10.1	6.0	8.4	-8.4%	40.2%
Income Tax	2.9	1.5	2.7	4.0	3.6	2.3	1.2	2.9	1.6	0.6	-72.3%	-59.6%
Net Income	7.9	4.1	7.6	11.4	10.0	6.9	3.8	7.4	4.5	8.8	26.2%	94.9%

Major Indices

BPS (won, Cumulative)	36,748	39,611	40,163	42,644	43,729	45,244	44,979	46,603	46,493	46,886	3.6%	0.8%
ROE (Cumulative)	25.29%	16.71%	16.93%	19.02%	20.43%	16.96%	13.67%	13.75%	6.92%	9.53%	-7.43%p	2.61%p
ROA (Cumulative)	22.60%	15.23%	15.57%	17.35%	18.22%	15.33%	12.37%	12.37%	6.27%	8.60%	-6.73%p	2.33%p

Hana Asset Trust

Separated Income Statement

(Unit : KRW in billion)

General Operating Income	34.4	37.7	44.8	45.3	40.1	48.3	38.2	35.3	40.2	45.9	-4.9%	14.1%
Net Interest Income	2.1	1.5	1.4	1.6	2.2	2.4	3.2	4.0	4.8	4.9	101.3%	2.7%
Fee Income	31.8	35.4	38.7	42.2	36.2	38.5	34.4	30.6	35.0	36.1	-6.1%	3.4%
Other	0.4	0.8	4.8	1.5	1.7	7.3	0.6	0.7	0.5	4.9	-33.2%	826.4%
SG&A Expense	7.6	9.9	9.1	15.3	9.1	11.8	10.6	10.7	9.0	10.8	-8.9%	19.3%
PPOP	26.7	27.7	35.8	30.0	31.0	36.5	27.6	24.6	31.2	35.2	-3.5%	12.6%
Provision Expense	0.1	-3.8	-0.1	-1.6	-0.3	0.6	0.5	5.9	3.0	1.2	105.7%	-61.5%
Operating Income	26.7	31.6	35.8	31.6	31.3	35.9	27.2	18.6	28.2	34.0	-5.3%	20.5%
Income Tax	7.2	8.3	9.3	8.4	8.4	9.0	6.7	5.4	6.1	9.0	0.4%	48.9%
Net Income	19.3	23.3	26.6	23.6	23.3	26.9	20.6	13.1	22.1	25.0	-6.9%	13.1%

Major Indices

BPS (won, Cumulative)	35,906	38,236	39,895	42,250	42,578	45,265	46,327	47,641	48,332	50,834	12.3%	5.2%
ROE (Cumulative)	21.78%	23.40%	24.66%	24.12%	22.26%	23.32%	21.45%	18.72%	18.68%	19.42%	-3.90%p	0.73%p
ROA (Cumulative)	17.93%	19.50%	20.69%	20.16%	18.32%	19.39%	18.01%	15.80%	16.01%	16.75%	-2.65%p	0.74%p

Hana F&I

Separated Income Statement

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	14.7	16.6	14.9	14.9	15.2	18.3	18.3	10.4	13.6	21.5	17.9%	58.2%
Net Interest Income	16.5	19.2	17.7	17.0	14.9	20.0	5.2	21.0	7.4	12.0	-39.9%	62.9%
Fee Income	-2.3	-2.8	-3.0	-2.0	-2.5	-3.4	-2.3	-1.9	-1.0	-1.8	N/A	N/A
Other	0.4	0.2	0.2	0.0	2.9	1.7	15.3	-8.7	7.2	11.3	579.5%	57.1%
SG&A Expense	2.1	2.2	2.3	2.2	2.0	2.6	2.4	3.2	1.9	2.5	-3.8%	29.5%
PPOP	12.6	14.4	12.6	12.8	13.2	15.7	15.9	7.3	11.7	19.0	21.5%	63.0%
Provision Expense	4.5	5.9	3.8	3.5	2.7	3.5	3.7	2.4	1.7	1.8	-48.2%	7.0%
Operating Income	8.1	8.5	8.8	9.3	10.5	12.1	12.1	4.8	10.0	17.2	41.7%	72.6%
Income Tax	1.8	1.9	1.9	3.7	2.3	3.0	3.1	0.7	2.1	5.3	76.6%	160.1%
Net Income	6.3	6.6	6.9	5.6	8.2	9.1	9.0	4.0	7.9	11.8	30.1%	49.3%

Major Indices

BPS (won, Cumulative)	4,808	4,928	5,052	5,149	5,296	5,467	5,630	5,703	5,844	6,058	10.8%	3.7%
ROE (Cumulative)	11.27%	10.79%	10.56%	9.86%	11.58%	11.93%	11.86%	10.11%	10.08%	12.29%	0.36%p	2.21%p
ROA (Cumulative)	1.73%	1.79%	1.86%	1.75%	2.17%	2.34%	2.40%	2.12%	1.97%	2.11%	-0.23%p	0.14%p

Hana Investors Services

Separated Income Statement

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	8.8	9.2	9.3	9.3	9.4	9.6	9.6	9.4	9.7	9.8	2.7%	1.9%
Net Interest Income	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.5	0.5	149.5%	-2.3%
Fee Income	8.6	9.1	9.2	9.2	9.2	9.4	9.3	9.2	9.1	9.4	-0.2%	2.9%
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2834.4%	-170.4%
SG&A Expense	6.6	6.4	6.4	6.0	6.5	5.9	6.5	6.6	6.8	6.8	14.6%	-0.1%
PPOP	2.2	2.8	3.0	3.3	2.9	3.6	3.1	2.9	2.8	3.0	-16.7%	6.7%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	662.4%	-0.2%
Operating Income	2.2	2.8	2.9	3.3	2.9	3.6	3.1	2.8	2.8	3.0	-17.0%	6.7%
Income Tax	0.6	0.7	0.8	0.6	0.7	0.9	0.9	0.6	0.4	0.8	-16.3%	114.2%
Net Income	1.5	2.0	2.1	2.6	2.2	2.7	2.2	2.1	2.5	2.2	-17.5%	-9.4%

Major Indices

BPS (won, Cumulative)	76,221	80,192	82,347	87,750	88,094	93,409	95,699	99,427	100,344	104,728	12.1%	4.4%
ROE (Cumulative)	16.08%	18.21%	18.89%	20.26%	19.68%	21.53%	20.27%	19.42%	19.65%	18.32%	-3.20%p	-1.32%p
ROA (Cumulative)	12.87%	14.76%	15.38%	16.31%	15.29%	17.01%	16.17%	15.38%	15.24%	14.45%	-2.56%p	-0.79%p

Hana Life Insurance

Consolidated Income Statement

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	17.0	15.1	14.1	12.8	11.0	15.6	5.0	7.3	10.3	22.3	42.8%	116.6%
Net Interest Income	15.6	16.3	17.0	17.5	55.6	118.3	48.7	-35.7	-95.9	-46.4	N/A	N/A
Fee Income	21.1	24.3	17.6	13.9	1.7	1.5	1.1	0.7	1.1	0.7	-54.6%	-40.1%
Other	-19.7	-25.5	-20.5	-18.7	-46.4	-104.2	-44.8	42.2	105.1	68.0	N/A	-35.3%
SG&A Expense	10.6	10.8	10.4	9.5	1.0	1.0	1.0	1.0	1.7	1.8	82.1%	7.9%
PPOP	6.4	4.2	3.7	3.2	10.0	14.6	4.0	6.3	8.6	20.5	40.1%	137.8%
Provision Expense	-0.1	0.0	0.4	0.3	0.1	0.2	-0.1	6.6	1.9	3.2	1180.3%	64.1%
Operating Income	6.5	4.3	3.3	3.0	9.9	14.4	4.0	-0.3	6.7	17.3	20.5%	159.1%
Income Tax	6.1	1.1	0.6	0.8	4.1	2.6	1.1	2.3	8.8	2.0	-20.1%	-76.8%
Net Income	17.9	3.0	1.9	1.4	5.8	11.6	2.7	-3.0	-2.0	15.1	29.8%	N/A

Major Indices

BPS (won, Cumulative)	9,967	9,944	9,647	10,032	10,669	10,698	10,029	8,505	7,119	8,040	-24.9%	12.9%
ROE (Cumulative)	21.29%	12.43%	9.10%	6.90%	5.55%	8.15%	6.30%	4.15%	-1.94%	5.92%	-2.23%p	7.86%p
ROA (Cumulative)	1.37%	0.79%	0.57%	0.44%	0.42%	0.63%	0.48%	0.31%	-0.13%	0.43%	-0.20%p	0.57%p

Hana Insurance

Consolidated Income Statement

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	31.8	27.2	28.4	16.7	5.6	-14.8	-8.5	-35.3	-0.9	-4.7	N/A	N/A
Net Interest Income	3.2	3.5	3.9	4.3	-0.3	0.2	0.3	0.8	0.2	0.5	87.0%	115.8%
Fee Income	0.0	0.0	0.0	0.1	0.4	0.0	0.3	0.9	0.5	0.3	866.8%	-36.9%
Other	28.5	23.7	24.5	12.4	5.6	-15.1	-9.0	-37.0	-1.7	-5.4	N/A	N/A
SG&A Expense	25.6	27.5	28.1	39.3	4.0	4.3	5.3	4.7	7.8	8.2	90.7%	5.9%
PPOP	6.2	-0.3	0.2	-22.6	1.6	-19.1	-13.7	-40.0	-8.7	-12.9	N/A	N/A
Provision Expense	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	-0.1	0.5	440.6%	N/A
Operating Income	6.1	-0.4	0.1	-22.7	1.5	-19.2	-13.7	-40.2	-8.6	-13.4	N/A	N/A
Income Tax	1.9	0.5	0.9	4.2	-6.7	-4.8	-2.1	1.1	1.7	-2.0	N/A	N/A
Net Income	4.8	-0.3	-0.3	12.6	8.6	-14.5	-11.3	-47.6	-9.7	-11.5	N/A	N/A

Major Indices

BPS (won, Cumulative)	6,865	6,842	6,738	7,020	8,932	9,003	4,868	4,310	4,139	4,091	-54.6%	-1.2%
ROE (Cumulative)	6.78%	3.90%	2.44%	7.25%	12.23%	-4.08%	-6.93%	-18.82%	-10.12%	-11.08%	-7.01%p	-0.96%p
ROA (Cumulative)	1.72%	0.78%	0.48%	1.39%	2.66%	-0.90%	-1.69%	-4.70%	-2.70%	-2.90%	-2.00%p	-0.21%p

Hana Savings Bank

Separated Income Statement

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	19.9	20.0	22.8	23.6	27.7	28.4	28.3	27.7	29.8	28.6	0.5%	-4.0%
Net Interest Income	18.6	20.2	22.1	25.3	26.0	27.1	29.4	30.6	27.7	29.0	7.1%	4.7%
Fee Income	2.1	1.9	1.8	1.5	1.5	2.8	2.0	-0.5	2.0	0.6	-80.2%	-71.9%
Other	-0.8	-2.1	-1.1	-3.2	0.2	-1.5	-3.1	-2.5	0.1	-0.9	N/A	N/A
SG&A Expense	8.1	7.7	8.3	9.3	9.6	9.6	9.6	10.0	10.5	10.3	7.0%	-1.6%
PPOP	11.8	12.3	14.5	14.3	18.0	18.8	18.7	17.7	19.3	18.3	-2.8%	-5.4%
Provision Expense	4.8	1.5	4.5	5.6	7.3	9.3	9.7	15.3	17.2	15.9	71.6%	-7.4%
Operating Income	7.0	10.8	10.0	8.7	10.8	9.5	9.0	2.4	2.1	2.4	-75.2%	11.5%
Income Tax	1.8	2.8	2.7	2.6	3.5	2.2	2.5	0.0	0.6	1.2	-46.8%	109.2%
Net Income	5.2	8.0	7.3	6.1	7.2	7.2	6.4	2.3	1.6	1.0	-85.7%	-35.5%

Major Indices

BPS (won, Cumulative)	15,986	16,524	15,367	15,612	15,622	15,935	16,215	16,323	16,177	16,221	1.8%	0.3%
ROE (Cumulative)	8.76%	10.98%	10.12%	9.21%	8.14%	8.04%	7.65%	6.32%	1.74%	1.42%	-6.62%p	-0.32%p
ROA (Cumulative)	1.09%	1.35%	1.33%	1.24%	1.15%	1.10%	1.04%	0.85%	0.23%	0.19%	-0.92%p	-0.04%p

Hana TI

Consolidated Income Statement

(Unit : KRW in billion)

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	YoY	QoQ
General Operating Income	0.9	1.9	3.4	1.5	3.3	2.9	3.5	3.7	3.8	3.4	19.9%	-10.6%
Net Interest Income	-1.8	-1.8	-1.9	-1.9	-1.4	-1.2	-1.1	-0.3	-0.7	-0.6	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	N/A	N/A
Other	2.7	3.7	5.3	3.4	4.7	4.1	4.6	4.0	4.5	4.0	-0.9%	-10.4%
SG&A Expense	1.5	1.7	1.6	1.8	1.9	1.9	2.2	2.3	2.1	2.2	17.0%	4.4%
PPOP	-0.7	0.2	1.7	-0.3	1.4	1.0	1.3	1.4	1.8	1.3	25.3%	-28.6%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Operating Income	-0.7	0.2	1.7	-0.3	1.4	1.0	1.3	1.4	1.8	1.3	25.3%	-28.6%
Income Tax	-0.1	0.2	0.6	0.1	30.6	0.2	0.5	-0.3	0.0	0.4	64.0%	-17377.0%
Net Income	-0.5	0.2	1.3	-0.5	81.8	0.7	0.9	1.4	1.8	0.7	-1.8%	-62.9%

Major Indices

BPS (won, Cumulative)	5,150	5,154	5,219	5,098	9,051	9,082	9,125	9,502	9,589	9,606	5.8%	0.2%
ROE (Cumulative)	-1.86%	-0.61%	1.20%	0.39%	227.00%	103.99%	66.72%	49.05%	3.75%	2.55%	-101.44%p	-1.20%p
ROA (Cumulative)	-0.42%	-0.14%	0.27%	0.08%	61.92%	29.63%	19.42%	15.43%	1.63%	1.05%	-28.58%p	-0.58%p

Hana Ventures

Separated Income Statement

	FY2021 1Q	FY2021 2Q	FY2021 3Q	FY2021 4Q	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 1Q	YoY	QoQ
General Operating Income	1.2	2.4	1.2	5.2	2.6	1.3	3.5	3.1	3.4	3.9	196.4%	16.3%
Net Interest Income	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	189.5%	-16.2%
Fee Income	1.0	1.1	1.2	1.9	2.1	2.7	2.9	2.6	2.8	2.8	2.0%	-0.1%
Other	0.2	1.3	-0.1	3.3	0.5	-1.4	0.6	0.4	0.5	1.1	N/A	115.5%
SG&A Expense	1.0	1.0	1.6	1.8	1.3	1.4	1.2	2.1	1.4	1.4	1.1%	3.0%
PPOP	0.2	1.4	-0.4	3.4	1.3	-0.1	2.3	1.1	2.0	2.5	N/A	25.4%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Operating Income	0.2	1.4	-0.4	3.4	1.3	-0.1	2.3	1.1	2.0	2.5	N/A	25.4%
Income Tax	0.1	0.4	0.1	1.5	0.7	-0.3	0.1	0.1	-0.1	0.8	N/A	N/A
Net Income	0.0	1.2	0.2	4.1	1.8	-0.6	0.6	0.5	0.3	2.0	N/A	699.8%

Major Indices

BPS (won, Cumulative)	4,997	5,059	5,070	5,274	5,360	5,331	5,363	5,398	5,404	5,512	3.4%	2.0%
ROE (Cumulative)	0.04%	2.45%	1.83%	5.37%	6.83%	2.28%	2.30%	2.17%	0.96%	4.25%	1.97%p	3.29%p
ROA (Cumulative)	0.04%	2.39%	1.79%	5.22%	6.56%	2.20%	2.22%	2.10%	0.93%	4.13%	1.94%p	3.20%p

Finnq

Separated Income Statement

General Operating Income								2.0	2.0	1.4	N/A	-28.4%
Net Interest Income								0.5	0.6	0.6	N/A	-2.7%
Fee Income								1.6	1.4	0.8	N/A	-39.7%
Other								0.0	0.0	0.0	N/A	3603.4%
SG&A Expense								4.4	3.5	3.1	N/A	-11.6%
PPOP								-2.4	-1.5	-1.7	N/A	N/A
Provision Expense								0.0	0.0	0.0	N/A	N/A
Operating Income								-2.4	-1.5	-1.7	N/A	N/A
Income Tax								0.0	0.0	0.0	N/A	N/A
Net Income								-2.0	-1.5	-1.7	N/A	N/A

Major Indices

BPS (won, Cumulative)								4,383	4,255	4,115	N/A	-3.3%
ROE (Cumulative)								-13.78%	-11.97%	-12.69%	N/A	N/A
ROA (Cumulative)								-10.73%	-10.71%	-11.38%	N/A	N/A

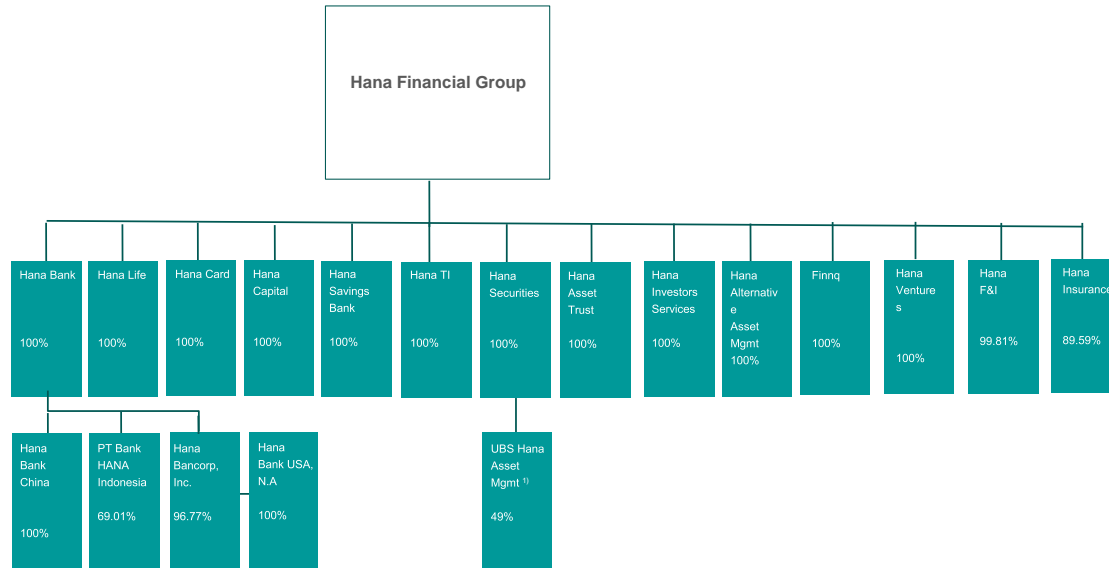
Table of Contents

Hana Financial Group

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

Organizational Chart

Credit Rating



1) UBS Hana Asset Management excluded under group consolidated basis

- 2009.11.02 Hana Card established: completed spin-off from Hana Bank to form standalone subsidiary under holding company
- 2009.12.11 SK Telecom public disclosure for 49% acquisition stake in Hana Card
- 2010.02.02 Hana SK Card brand established (formerly Hana Card)
- 2010.03.10 Hana Daol Trust majority stake acquired by Hana Financial Group
- 2012.02.09 HFG integrated KEB as its subsidiary
- 2013.04.05 HFG completed the acquisition of KEB's remaining shares through share swap
- 2013.05.10 HFG completed the acquisition of Hana Life's remaining shares from HSBC
- 2013.08.30 HFG completed the acquisition of Hana Bancorp, Inc.
- 2014.04.10 PT Bank Hana and PT Bank KEB Indonesia integrated into PT Bank KEB HANA Indonesia
- 2014.09.01 KEB Card established: completed spin-off from KEB to form standalone subsidiary under holding company
- 2014.12.01 Hana SK Card and KEB Card merged into KEB Hana Card
- 2015.04.03 HFG completed 10.4% acquisition stake in KEB Hana Card from SK Telecom
- 2015.09.01 Hana Bank and Korea Exchange Bank integrated as Hana Bank
- 2015.09.01 Hana Daetoo Securities renamed as Hana Financial Investment
- 2015.12.29 Hana Investor Services became standalone subsidiary under holding company (previously under Hana Bank)
- 2016.04.22 Hana Futures became standalone subsidiary under holding company (previously under Hana Bank)
- 2016.05.26 Hana Asset Management became standalone subsidiary under holding company (previously under Hana Asset Trust)
- 2016.08.01 Hana Futures merged by Hana Financial Investment
- 2016.08.24 Finng, 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 transferrd as subsidiary of Hana Finanancial Investment
- 2022.07.01 Hana Financial Investment renamed as Hana Securities
- 2022.07.22 HFG participated in a capital increase of Hana Insurance(Ownership: 84.57% → 89.59%)
- 2022.07.22 HFG participated in a capital increase of Finng(Ownership: 51% → 100%)
- 2022.07.22 HFG completed acquisition stake(common stock 15%) in KEB Hana Card from SK Telecom

Table of Contents

Hana Financial Group

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

Credit Rating

[Hana Bank] Credit Rating

International

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

Domestic

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