

# Hana Financial Group

## IR Databook

2Q 2024

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The financial information regarding business results of Hana Financial Group Inc. contained herein has been prepared in accordance with the Korean International Financial Reporting Standards ("K-IFRS"). This presentation material is provided for the convenience of investors in advance, prior to being reviewed by external auditors. Therefore it is subject to change based on final review by external auditors.

		FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Table of Contents</b>	<b>Shareholder Information</b>	(Unit : KRW in billion)											
	Stock Price (Won)	48,600	39,350	35,450	42,050	40,700	39,200	42,450	43,400	57,700	60,700	54.8%	5.2%
<b>Hana Financial Group</b>	Number of Outstanding Shares	300,242,062	295,903,476	295,903,476	295,903,476	295,903,476	295,903,476	292,356,598	292,356,598	292,356,598	292,356,598	-1.2%	0.0%
<b>Group &amp; Bank</b>	Market Capitalization	14,592	11,644	10,490	12,443	12,043	11,599	12,411	12,688	16,869	17,746	53.0%	5.2%
<b>Financial Highlights</b>	Dividend per share (Won)	-	800	-	2,550 (3,350)	600	600	600	1,600 (3,400)	600	600	0.0%	0.0%
	( ) including interim dividend												
Income Statements													
Balance Sheets													
NIM & NIS [Group]	<b>[Group] Profitability</b>	(Unit : KRW in billion, %)											
NIM & NIS [Hana Bank]	ROA (Consolidated)	0.73%	0.68%	0.71%	0.66%	0.78%	0.71%	0.68%	0.59%	0.70%	0.69%	-0.02%p	-0.01%p
Non-Interest Income	ROE (Consolidated)	10.77%	10.07%	10.89%	10.08%	12.05%	10.87%	10.49%	8.95%	10.44%	10.36%	-0.52%p	-0.08%p
SG&A Expense	EPS (Won, Cumulative)	3,045	5,772	9,526	11,865	3,682	6,759	9,968	11,380	3,473	6,979	3.3%	100.9%
Loans & Deposits [Hana Bank]	BPS (Won, Cumulative)	108,066	110,283	113,342	114,353	117,956	120,525	123,198	124,081	126,869	131,052	8.7%	3.3%
Asset Quality [Group]	C/I ratio (Cumulative)	48.9%	44.5%	41.9%	41.9%	37.5%	37.1%	37.8%	40.6%	37.4%	38.7%	1.64%p	1.28%p
Asset Quality [Hana Bank]	C/I ratio (Quarterly)	48.9%	39.8%	37.0%	42.0%	37.5%	36.6%	39.4%	50.6%	37.4%	40.1%	3.48%p	2.67%p
Credits [Hana Bank]	Net Income (Quarterly)	911.2	821.3	1125.3	712.8	1,102.2	918.7	957.0	443.8	1,034.0	1,034.7	12.6%	0.1%
Delinquency [Hana Bank]	NIM (Cumulative) *	1.71%	1.76%	1.78%	1.83%	1.88%	1.86%	1.84%	1.82%	1.77%	1.73%	-0.13%p	-0.04%p
Provision [Hana Bank]	NIS (Cumulative)	1.68%	1.73%	1.75%	1.78%	1.80%	1.77%	1.75%	1.73%	1.66%	1.63%	-0.14%p	-0.03%p
Capital Adequacy	NIM (Quarterly) *	1.71%	1.80%	1.82%	1.96%	1.88%	1.84%	1.79%	1.76%	1.77%	1.69%	-0.15%p	-0.08%p
Securities [Hana Bank]	NIS (Quarterly)	1.68%	1.77%	1.78%	1.89%	1.80%	1.75%	1.70%	1.67%	1.66%	1.60%	-0.15%p	-0.06%p
	* Industry-wide accounting change (IFRS15) applied in Hana Card since FY2018												
<b>Non-Bank Subsidiaries</b>													
Hana Securities	<b>[Hana Bank] Profitability</b>	(Unit : KRW in billion, %)											
Hana Card	ROA (Consolidated)	0.61%	0.62%	0.65%	0.66%	0.80%	0.75%	0.75%	0.70%	0.67%	0.69%	-0.07%p	0.02%p
Hana Capital	ROE (Consolidated)	9.54%	9.72%	10.46%	10.72%	13.13%	12.22%	12.10%	11.29%	10.68%	10.97%	-1.25%p	0.29%p
Other Subsidiaries	EPS (Won, Cumulative)	620	1,271	2,080	2,866	903	1,705	2,567	3,221	787	1,627	-4.6%	106.8%
Organizational Chart	BPS (Won, Cumulative)	25,852	26,363	26,690	27,197	27,765	28,498	28,598	29,320	28,598	28,598	0.4%	0.0%
Credit Rating	C/I ratio (Cumulative)	50.5%	45.3%	42.2%	41.2%	37.1%	37.2%	37.4%	38.7%	37.4%	38.7%	1.57%p	1.31%p
	C/I ratio (Quarterly)	50.5%	40.2%	36.6%	38.6%	37.1%	37.2%	38.0%	42.7%	37.4%	40.1%	2.92%p	2.67%p
	Net Income (Quarterly)	667.1	706.5	870.2	852.0	970.7	868.3	927.4	710.2	843.2	907.7	4.5%	7.7%
	NIM (Cumulative)	1.50%	1.55%	1.57%	1.62%	1.68%	1.64%	1.62%	1.59%	1.55%	1.50%	-0.14%p	-0.05%p
	NIS (Cumulative)	1.49%	1.53%	1.54%	1.59%	1.61%	1.57%	1.54%	1.52%	1.46%	1.41%	-0.16%p	-0.05%p
	NIM (Quarterly)	1.50%	1.59%	1.62%	1.74%	1.68%	1.61%	1.57%	1.52%	1.55%	1.46%	-0.15%p	-0.09%p
	NIS (Quarterly)	1.49%	1.57%	1.58%	1.69%	1.61%	1.54%	1.48%	1.44%	1.46%	1.38%	-0.16%p	-0.08%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>[Group] Business Volume</b>												(Unit : KRW in billion, %)
Total Assets (excl. Trust Asset)	530,000	550,295	597,809	568,603	587,731	593,612	601,799	591,926	608,890	627,796	5.8%	3.1%
Total Deposits*	314,798	320,223	343,567	344,259	342,008	344,374	352,458	354,893	359,805	367,245	6.6%	2.1%
Total Loans*	259,701	264,889	268,342	273,972	274,463	281,028	288,079	290,449	296,683	308,148	9.7%	3.9%
* Group total deposits/total loans are same as Hana Bank's deposits/loans												
<b>[Hana Bank] Business Volume</b>												(Unit : KRW in billion, %)
Total Assets (excl. Trust Asset)	453,870	449,253	512,232	485,309	496,484	500,154	506,506	498,843	513,591	528,648	5.7%	2.9%
Total Deposits	314,798	320,223	343,567	344,259	342,008	344,374	352,458	354,893	359,805	367,245	6.6%	2.1%
Total Loans*	259,701	264,889	268,342	273,972	274,463	281,028	288,079	290,449	296,683	308,148	9.7%	3.9%
* Total Loans include only KRW Loans												
<b>[Group] Asset Quality</b>												(Unit : %)
Precautionary & below ratio	1.10%	1.10%	1.17%	1.36%	1.45%	1.46%	1.74%	1.98%	1.96%	1.96%	0.50%p	0.00%p
NPL Ratio	0.36%	0.37%	0.35%	0.34%	0.40%	0.45%	0.46%	0.50%	0.53%	0.56%	0.11%p	0.04%p
NPL Coverage	160.44%	164.39%	175.69%	195.86%	172.70%	167.41%	167.62%	162.09%	152.59%	136.04%	-31.37%p	-16.56%p
* NPL Coverage ratios include only loan loss reserves												
<b>[Hana Bank] Asset Quality</b>												(Unit : %)
Precautionary & below ratio	0.79%	0.77%	0.81%	0.80%	0.83%	0.77%	0.88%	0.88%	0.81%	0.82%	0.05%p	0.01%p
NPL ratio	0.24%	0.24%	0.21%	0.21%	0.21%	0.21%	0.23%	0.26%	0.24%	0.23%	0.02%p	-0.01%p
NPL Coverage	179.18%	188.45%	207.27%	227.32%	230.36%	243.76%	234.48%	205.53%	216.44%	208.65%	-35.11%p	-7.79%p
Delinquency rate	0.16%	0.16%	0.18%	0.20%	0.23%	0.26%	0.29%	0.26%	0.29%	0.27%	0.01%p	-0.02%p
* NPL Coverage ratios include only loan loss reserves												
<b>[Group] Capital Adequacy</b>												(Unit : KRW in billion, %)
Shareholders' equity	35,696	36,760	37,358	37,628	38,588	39,240	40,407	40,182	41,157	41,662	6.2%	1.2%
BIS Ratio	16.07%	15.86%	15.34%	15.67%	15.32%	15.24%	15.27%	15.65%	15.28%	15.09%	-0.15%p	-0.19%p
Tier 1 CAR	15.00%	14.73%	14.25%	14.61%	14.27%	14.22%	14.27%	14.68%	14.33%	14.20%	-0.02%p	-0.13%p
Common Equity Tier 1 CAR*	13.57%	13.18%	12.85%	13.16%	12.83%	12.81%	12.75%	13.22%	12.89%	12.79%	-0.02%p	-0.10%p
Double Leverage ratio	123.24%	123.72%	124.48%	125.04%	123.20%	125.00%	118.61%	123.89%	118.72%	122.87%	-2.13%p	4.16%p
Debt to Equity ratio	38.04%	32.84%	34.46%	34.52%	38.21%	33.32%	30.75%	30.80%	32.94%	31.74%	-1.58%p	-1.20%p
<b>[Hana Bank] Capital Adequacy</b>												(Unit : KRW in billion, %)
Shareholders' equity	28,515	27,410	29,452	29,965	30,599	31,393	31,498	32,084	32,054	33,109	5.5%	3.3%
BIS Ratio	17.24%	16.76%	16.54%	16.63%	18.14%	17.79%	17.47%	17.93%	17.38%	16.90%	-0.88%p	-0.48%p
Tier 1 CAR	15.42%	14.80%	14.71%	14.84%	16.26%	15.92%	15.75%	16.26%	15.83%	15.50%	-0.41%p	-0.32%p
Common Equity Tier 1 CAR*	15.21%	14.60%	14.52%	14.64%	16.05%	15.72%	15.56%	16.06%	15.64%	15.32%	-0.40%p	-0.32%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Table of Contents</b>	<b>[Group] Consolidated Income Statements</b>													(Unit : KRW in billion)	
<b>Hana Financial Group</b>	<b>2,487.2</b>	<b>2,294.8</b>	<b>2,607.3</b>	<b>2,770.6</b>	<b>10,159.9</b>	<b>2,953.8</b>	<b>2,823.5</b>	<b>2,684.0</b>	<b>2,390.5</b>	<b>10,851.8</b>	<b>2,933.2</b>	<b>2,717.4</b>	<b>-3.8%</b>	<b>-7.4%</b>	
<b>Group &amp; Bank</b>	Net Interest Income	2,050.2	2,269.7	2,317.3	2,368.8	9,006.0	2,175.0	2,232.1	2,357.7	2,114.6	8,879.4	2,220.6	2,161.0	-3.2%	-2.7%
Financial Highlights	Non-Interest Income	437.1	25.0	290.0	401.8	1,153.9	778.7	591.4	326.3	275.9	1,972.3	712.6	556.4	-5.9%	-21.9%
<b>Income Statements</b>	Fee Income*	438.5	479.4	418.9	367.8	1,704.6	445.2	471.7	465.6	413.6	1,796.1	512.8	520.0	10.2%	1.4%
Balance Sheets	Gains on Disposition & Valuation	141.2	-291.8	20.9	285.7	156.0	480.1	270.7	36.8	75.5	863.1	391.3	254.0	-6.1%	-35.1%
NIM & NIS [Group]	Other Operating Income	-142.6	-162.6	-149.8	-251.7	-706.7	-146.6	-151.0	-176.2	-213.1	-686.9	-191.4	-217.6	N/A	N/A
NIM & NIS [Hana Bank]	<b>SG&amp;A Expense</b>	<b>1,215.9</b>	<b>912.5</b>	<b>964.4</b>	<b>1,164.0</b>	<b>4,256.7</b>	<b>1,107.8</b>	<b>1,033.9</b>	<b>1,056.8</b>	<b>1,209.7</b>	<b>4,408.3</b>	<b>1,097.8</b>	<b>1,089.6</b>	<b>5.4%</b>	<b>-0.7%</b>
Non-Interest Income	PPOP	1,271.4	1,382.3	1,642.9	1,606.6	5,903.2	1,845.9	1,789.6	1,627.2	1,180.8	6,443.5	1,835.5	1,627.8	-9.0%	-11.3%
SG&A Expense	Credit Loss Provision	170.2	252.0	172.2	620.5	1,214.9	327.2	450.2	441.0	531.7	1,750.1	272.3	268.8	-40.3%	-1.3%
Loans & Deposits [Hana Bank]	<b>Operating income</b>	<b>1,101.2</b>	<b>1,130.3</b>	<b>1,470.7</b>	<b>986.1</b>	<b>4,688.3</b>	<b>1,518.8</b>	<b>1,339.4</b>	<b>1,186.2</b>	<b>649.0</b>	<b>4,693.4</b>	<b>1,563.1</b>	<b>1,359.0</b>	<b>1.5%</b>	<b>-13.1%</b>
Asset Quality [Group]	Non-Operating Income	117.5	32.6	111.9	-7.1	255.0	-22.9	-42.3	55.9	-2.8	-12.2	-162.4	86.0	N/A	N/A
Asset Quality [Hana Bank]	Income before Tax	1,218.7	1,162.9	1,582.6	979.0	4,943.3	1,495.8	1,297.1	1,242.1	646.2	4,681.2	1,400.7	1,445.0	11.4%	3.2%
Credits [Hana Bank]	Income Tax	295.1	319.0	443.5	246.4	1,303.9	386.3	361.4	278.7	186.5	1,212.9	359.2	399.5	10.6%	11.2%
Delinquency [Hana Bank]	Net Income	923.7	843.9	1,139.2	732.7	3,639.4	1,109.5	935.8	963.4	459.7	3,468.4	1,041.6	1,045.5	11.7%	0.4%
Provision [Hana Bank]	Minority Interest Gain (Loss)	12.5	22.6	13.9	19.9	68.8	7.3	17.1	6.3	15.9	46.6	7.5	10.8	-36.6%	44.0%
Capital Adequacy	<b>Net Income attributable to controlling interest</b>	<b>911.2</b>	<b>821.3</b>	<b>1,125.3</b>	<b>712.8</b>	<b>3,570.6</b>	<b>1,102.2</b>	<b>918.7</b>	<b>957.0</b>	<b>443.8</b>	<b>3,421.7</b>	<b>1,034.0</b>	<b>1,034.7</b>	<b>12.6%</b>	<b>0.1%</b>
Securities [Hana Bank]	*Accounting change due to the adoption of IFRS17 applied since 1Q22														

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Non-Bank Subsidiaries</b>	<b>[Hana Bank] Consolidated Income Statements</b>													(Unit : KRW in billion)	
<b>Hana Securities</b>	<b>1,830.6</b>	<b>1,825.0</b>	<b>1,988.1</b>	<b>2,420.8</b>	<b>8,064.4</b>	<b>2,314.2</b>	<b>2,232.9</b>	<b>2,136.2</b>	<b>2,218.6</b>	<b>8,902.0</b>	<b>2,201.4</b>	<b>2,105.6</b>	<b>-5.7%</b>	<b>-4.3%</b>	
Hana Card	Net Interest Income	1,683.0	1,841.7	1,975.9	2,108.0	7,608.7	2,000.5	1,972.7	1,991.6	1,952.6	7,917.4	1,968.8	1,913.6	-3.0%	-2.8%
Hana Capital	Non-Interest Income	147.6	-16.7	12.1	312.8	455.8	313.8	260.2	144.6	266.0	984.6	232.6	192.0	-26.2%	-17.4%
Other Subsidiaries	Fee Income	205.4	196.9	192.7	176.2	771.2	234.4	229.7	212.0	194.7	870.8	247.8	235.5	2.5%	-5.0%
Organizational Chart	Gains on Disposition & Valuation	118.4	-31.6	11.3	342.6	440.7	257.5	220.8	152.6	313.0	943.9	185.3	168.8	-23.6%	-8.9%
Credit Rating	Other Operating Income	-176.2	-182.1	-191.9	-206.0	-756.2	-178.2	-190.3	-220.0	-241.7	-830.2	-200.5	-212.2	N/A	N/A
	<b>SG&amp;A Expense</b>	<b>923.6</b>	<b>733.2</b>	<b>727.0</b>	<b>934.9</b>	<b>3,318.8</b>	<b>859.6</b>	<b>830.2</b>	<b>812.3</b>	<b>946.5</b>	<b>3,448.6</b>	<b>823.9</b>	<b>844.3</b>	<b>1.7%</b>	<b>2.5%</b>
	PPOP	907.0	1,091.7	1,261.0	1,485.9	4,745.6	1,454.6	1,402.7	1,323.9	1,272.1	5,453.4	1,377.5	1,261.3	-10.1%	-8.4%
	Credit Loss Provision	109.1	164.1	75.0	330.8	679.0	122.9	201.6	193.2	330.1	847.8	82.2	54.1	-73.2%	-34.2%
	<b>Operating Income</b>	<b>797.8</b>	<b>927.7</b>	<b>1,186.0</b>	<b>1,155.1</b>	<b>4,066.6</b>	<b>1,331.7</b>	<b>1,201.2</b>	<b>1,130.7</b>	<b>942.0</b>	<b>4,605.5</b>	<b>1,295.3</b>	<b>1,207.2</b>	<b>0.5%</b>	<b>-6.8%</b>
	Non-Operating income	67.9	44.2	21.7	-28.9	104.9	-31.1	-7.1	24.6	21.1	7.6	-154.4	45.3	N/A	N/A
	Income before Tax	865.8	971.9	1,207.7	1,126.1	4,171.5	1,300.6	1,194.1	1,155.3	963.1	4,613.1	1,140.9	1,252.6	4.9%	9.8%
	Income Tax	196.4	262.7	329.8	271.0	1,059.8	326.4	323.6	225.5	250.2	1,125.7	295.1	341.5	5.5%	15.7%
	<b>Net Income</b>	<b>667.1</b>	<b>706.5</b>	<b>870.2</b>	<b>852.0</b>	<b>3,095.8</b>	<b>970.7</b>	<b>868.3</b>	<b>927.4</b>	<b>710.2</b>	<b>3,476.6</b>	<b>843.2</b>	<b>907.7</b>	<b>4.5%</b>	<b>7.7%</b>

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>[Group] Consolidated Balance Sheet</b>	(Unit : KRW in billion)											
<b>Total Asset</b>	<b>530,000</b>	<b>550,295</b>	<b>597,809</b>	<b>568,603</b>	<b>587,731</b>	<b>593,612</b>	<b>601,799</b>	<b>591,926</b>	<b>608,890</b>	<b>627,796</b>	<b>5.8%</b>	<b>3.1%</b>
Cash and due from banks	38,704	41,965	55,910	45,840	41,424	41,150	33,515	34,480	42,090	36,504	-11.3%	-13.3%
Financial assets at fair value through profit or loss	41,400	48,422	61,410	52,375	54,134	55,041	59,168	54,606	59,183	62,993	14.4%	6.4%
Financial assets at fair value through other comprehensive income	39,888	36,974	36,773	37,780	40,915	41,602	42,391	44,313	44,968	42,603	2.4%	-5.3%
Financial assets at amortised cost	27,636	33,147	36,643	38,929	37,705	37,434	37,298	36,480	36,820	35,728	-4.6%	-3.0%
Loans Receivable	342,837	347,728	361,974	361,496	364,478	368,957	374,581	381,411	379,856	400,363	8.5%	5.4%
Loans in Korean Won	276,605	282,435	287,115	292,033	294,986	302,349	309,736	312,344	318,305	330,472	9.3%	3.8%
Loans in foreign currencies	30,338	33,734	35,891	32,508	33,353	32,271	33,560	32,218	34,302	33,844	4.9%	-1.3%
Bills Bought	32	164	240	1,235	351	290	246	173	377	97	-66.5%	-74.3%
Credit Card Loans	7,838	8,195	8,769	9,278	9,750	10,122	10,200	9,982	10,253	10,273	1.5%	0.2%
Derivative assets used for hedging purposes	37	51	80	32	24	17	13	10	18	58	238.4%	217.7%
Investment in associates and joint ventures	3,524	3,799	4,218	3,918	4,082	4,058	4,240	4,160	4,318	4,440	9.4%	2.8%
Property and equipment	3,731	4,416	4,761	5,243	5,507	5,869	6,145	6,506	6,930	7,194	22.6%	3.8%
Investment property	1,178	876	877	1,250	1,260	1,326	1,338	1,322	1,339	1,411	6.4%	5.3%
Intangible Assets	689	682	777	804	829	829	828	935	924	1,012	22.1%	9.5%
Other Assets	30,376	32,237	34,385	20,937	37,373	37,330	42,281	27,703	32,444	35,491	-4.9%	9.4%
<b>Total Liabilities</b>	<b>494,304</b>	<b>513,535</b>	<b>560,451</b>	<b>530,975</b>	<b>549,143</b>	<b>554,372</b>	<b>561,392</b>	<b>551,744</b>	<b>567,734</b>	<b>586,134</b>	<b>5.7%</b>	<b>3.2%</b>
Financial liabilities at fair value through profit or loss	9,431	16,925	28,529	15,303	12,667	12,027	14,799	10,013	12,035	14,888	23.8%	23.7%
Financial liabilities designated at fair value through profit or loss	8,924	9,496	11,240	12,718	12,277	12,718	12,073	11,586	13,159	13,193	3.7%	0.3%
Deposits	334,117	340,311	364,722	362,576	361,623	362,482	370,707	371,866	376,734	385,011	6.2%	2.2%
Demand Deposits	55,534	56,187	59,533	57,842	53,440	52,666	48,703	50,066	53,050	51,841	-1.6%	-2.3%
Time Deposits	269,906	271,782	289,419	291,682	290,802	290,824	299,800	302,268	304,819	313,903	7.9%	3.0%
Certificate of Deposits	8,678	12,342	15,769	13,053	17,381	18,992	22,204	19,532	18,865	19,267	1.4%	2.1%
Borrowings	30,734	37,225	39,632	37,087	41,423	43,756	45,073	43,590	42,115	43,482	-0.6%	3.2%
Debentures	54,551	56,252	59,975	56,674	54,481	56,519	56,566	58,702	59,010	62,515	10.6%	5.9%
Derivative liabilities used for hedging purposes	1	4	1	28	10	6	1	41	9	2	-63.2%	-76.1%
Severance and retirement benefits, net	191	132	169	11	13	12	13	176	167	204	1570.9%	22.7%
Provisions	612	603	608	637	592	630	627	842	850	761	20.8%	-10.4%
Other liabilities	55,743	52,586	55,576	45,942	66,057	66,222	61,533	54,927	63,655	66,077	-0.2%	3.8%
<b>Shareholders' Equity</b>	<b>35,696</b>	<b>36,760</b>	<b>37,358</b>	<b>37,628</b>	<b>38,588</b>	<b>39,240</b>	<b>40,407</b>	<b>40,182</b>	<b>41,157</b>	<b>41,662</b>	<b>6.2%</b>	<b>1.2%</b>
Paid in Capital	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	0.0%	0.0%
Hybrid debentures	2,896	3,295	3,295	3,295	3,502	3,502	3,901	3,606	4,005	3,741	6.8%	-6.6%
Capital Surplus	10,577	10,576	10,575	10,581	10,583	10,583	10,583	10,583	10,583	10,580	0.0%	0.0%
Capital Adjustment	-316	-166	-166	-165	-283	-316	-181	-182	-289	-480	N/A	N/A
Cumulative Other Comprehensive Income	-1,237	-1,382	-1,349	-1,763	-1,263	-1,297	-1,380	-1,291	-1,149	-1,011	N/A	N/A
Retained Earnings	20,983	21,624	22,484	23,187	23,529	24,241	24,959	25,126	25,660	26,484	9.3%	3.2%
Minority Interest	1,292	1,311	1,017	992	1,018	1,024	1,023	838	846	846	-17.4%	0.1%
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>530,000</b>	<b>550,295</b>	<b>597,809</b>	<b>568,603</b>	<b>587,731</b>	<b>593,612</b>	<b>601,799</b>	<b>591,926</b>	<b>608,890</b>	<b>627,796</b>	<b>5.8%</b>	<b>3.1%</b>

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>[Hana Bank] Consolidated Balance Sheet</b>												(Unit : KRW in billion)	
<b>Total Asset</b>	<b>453,870</b>	<b>449,253</b>	<b>512,232</b>	<b>485,309</b>	<b>496,484</b>	<b>500,154</b>	<b>506,506</b>	<b>498,843</b>	<b>513,591</b>	<b>528,648</b>	<b>5.7%</b>	<b>2.9%</b>	
Cash and dues from banks	34,470	34,404	50,480	41,088	36,282	36,086	27,466	30,564	37,478	31,359	-13.1%	-16.3%	
Financial Assets	73,762	76,886	94,828	89,008	90,714	91,074	95,155	90,749	95,603	95,857	5.3%	0.3%	
Loans receivables	314,252	303,915	330,397	330,186	330,852	334,800	340,760	347,247	345,224	365,368	9.1%	5.8%	
Investment in associates and JV	2,780	4,379	3,212	2,958	3,109	3,081	3,155	3,280	3,411	3,426	11.2%	0.4%	
Property and equipment	1,433	1,736	1,751	1,771	1,765	1,792	1,798	1,830	1,821	1,815	1.2%	-0.4%	
Investment property	1,024	661	661	665	666	666	672	676	680	682	2.3%	0.2%	
Other assets	26,149	27,271	30,902	19,633	33,095	32,654	37,500	24,498	29,373	30,142	-7.7%	2.6%	
<b>Total Liabilities</b>	<b>425,354</b>	<b>421,842</b>	<b>482,779</b>	<b>455,343</b>	<b>465,885</b>	<b>468,762</b>	<b>475,008</b>	<b>466,759</b>	<b>481,537</b>	<b>495,539</b>	<b>5.7%</b>	<b>2.9%</b>	
Financial liabilities	5,677	11,173	21,774	11,421	9,113	8,736	10,771	6,668	8,551	10,984	25.7%	28.5%	
Deposits	330,446	320,032	361,202	359,858	358,072	359,794	367,918	369,749	374,715	382,486	6.3%	2.1%	
Borrowings	18,374	22,436	25,720	22,580	24,439	24,367	25,065	22,486	22,813	23,299	-4.4%	2.1%	
Debentures	27,997	28,749	30,807	26,233	23,780	24,682	25,032	26,542	25,791	28,781	16.6%	11.6%	
Other liabilities	42,860	39,451	43,276	35,250	50,482	51,183	46,222	41,313	49,667	49,990	-2.3%	0.7%	
<b>Total Shareholders' Equity</b>	<b>28,515</b>	<b>27,410</b>	<b>29,452</b>	<b>29,965</b>	<b>30,599</b>	<b>31,393</b>	<b>31,498</b>	<b>32,084</b>	<b>32,054</b>	<b>33,109</b>	<b>5.5%</b>	<b>3.3%</b>	
Paid-in capital	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	0.0%	0.0%	
Hybrid debentures	533	533	533	533	533	533	533	354	354	354	-33.7%	0.0%	
Capital surplus	9,654	9,650	9,654	6,160	6,161	6,161	6,161	6,161	6,161	6,161	0.0%	0.0%	
Capital adjustments	-38	-6	-38	-38	-38	-38	-38	-38	-38	-38	N/A	N/A	
Cumulative other comprehensive income	-1,166	-1,512	-1,259	-1,566	-1,061	-1,133	-1,243	-1,104	-982	-832	N/A	N/A	
Retained earnings	13,902	13,386	14,894	19,236	19,339	20,198	20,415	21,050	20,890	21,796	7.9%	4.3%	
Minority interests	271	0	309	279	304	311	309	302	309	308	-0.9%	-0.1%	
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>453,870</b>	<b>449,253</b>	<b>512,232</b>	<b>485,309</b>	<b>496,484</b>	<b>500,154</b>	<b>506,506</b>	<b>498,843</b>	<b>513,591</b>	<b>528,648</b>	<b>5.7%</b>	<b>2.9%</b>	

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	
<b>Table of Contents</b>	<b>NIM &amp; NIS Trend [Cumulative]</b> (Unit : %)										
<b>Hana Financial Group</b>	<b>NIM *</b>	1.71%	1.76%	1.78%	1.83%	1.88%	1.86%	1.84%	1.82%	1.77%	1.73%
<b>Group &amp; Bank</b>	<b>NIS</b>	1.68%	1.73%	1.75%	1.78%	1.80%	1.77%	1.75%	1.73%	1.66%	1.63%
Financial Highlights	* Industry-wide accounting change (IFRS15) applied in Hana Card since FY2018										
Income Statements	<b>NIM &amp; NIS Volume Table [Cumulative]</b>										
Balance Sheets	<b>IEA</b>	<b>371,247</b>	<b>377,238</b>	<b>383,846</b>	<b>391,886</b>	<b>408,230</b>	<b>408,854</b>	<b>411,788</b>	<b>415,218</b>	<b>427,438</b>	<b>433,830</b>
<b>NIM &amp; NIS [Group]</b>	IEA in won	321,211	324,940	329,094	334,973	350,147	351,310	354,975	358,437	370,441	376,630
NIM & NIS [Hana Bank]	Due from banks in won	522	746	894	880	1,073	1,020	859	826	648	676
Non-Interest Income	Securities in won	49,695	51,535	52,662	54,402	62,676	62,997	63,480	63,778	65,841	65,942
SG&A Expense	Loans & Credits receivable in won	270,995	272,660	275,539	279,690	286,398	287,294	290,636	293,833	303,951	310,011
Loans & Deposits [Hana Bank]	Loan in won	257,933	260,037	262,259	264,911	272,357	273,823	277,237	280,521	292,237	297,897
Asset Quality [Group]	Corporate loan	124,553	126,613	128,704	131,041	139,768	142,463	146,177	149,240	159,109	163,170
Asset Quality [Hana Bank]	Household loan	130,567	130,386	130,168	129,963	128,725	127,530	127,051	127,162	128,620	130,088
Credits [Hana Bank]	Bills purchased in won	760	766	1,019	1,372	2,229	702	651	625	655	617
Delinquency [Hana Bank]	Advance to customers in won	48	47	57	64	75	8	9	9	17	11
Provision [Hana Bank]	Factoring	381	360	310	279	206	210	198	181	139	150
Capital Adequacy	Credit Card	7,874	8,171	8,298	8,538	9,752	10,057	10,109	10,157	10,243	10,409
Securities [Hana Bank]	Repurchase agreement	5,204	4,464	4,774	5,693	3,289	2,489	2,416	2,305	1,247	1,484
	Allowance for credit loss in won (-)	1,204	1,186	1,177	1,166	1,509	1,489	1,475	1,455	2,055	2,011
<b>Non-Bank Subsidiaries</b>	Other IEA in won	0	0	0	0	0	0	0	0	0	0
Hana Securities	IEA in foreign currency	50,036	52,298	54,752	56,913	58,083	57,544	56,814	56,781	56,998	57,200
Hana Card	<b>IBL</b>	<b>363,037</b>	<b>368,038</b>	<b>374,463</b>	<b>381,741</b>	<b>396,407</b>	<b>396,506</b>	<b>399,244</b>	<b>402,386</b>	<b>413,081</b>	<b>419,671</b>
Hana Capital	IBL in won	310,393	313,790	317,833	322,407	334,967	335,972	339,412	342,459	354,348	360,694
Other Subsidiaries	Deposits in won	267,079	270,023	273,361	277,261	290,241	291,352	294,832	297,719	307,734	313,319
Organizational Chart	Deposits in won	259,727	260,996	262,690	265,574	275,180	274,540	276,997	278,925	289,379	293,551
Credit Rating	CDs in won	7,352	9,027	10,672	11,687	15,062	16,812	17,835	18,794	18,355	19,768
	Borrowings in won	11,083	11,477	11,731	12,224	13,311	13,248	13,073	12,533	10,835	10,723
	Borrowings in won	11,053	11,440	11,696	12,161	13,014	12,946	12,727	12,252	10,566	10,537
	Repurchase Agreement	0	9	6	35	275	282	324	259	242	161
	Bills Sold	29	27	28	28	22	20	21	22	27	24
	Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
	Corporate bond in won	26,182	26,092	26,716	26,790	25,012	24,697	24,701	25,198	27,508	28,450
	Others IBL in won	6,050	6,198	6,025	6,132	6,402	6,675	6,806	7,009	8,270	8,203
	IBL in foreign currency	52,644	54,248	56,629	59,334	61,440	60,534	59,831	59,927	58,733	58,977

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

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2024 1Q	FY2024 2Q
<b>NIM &amp; NIS Interest Cost Ratio Table [Cumulative]</b>										
	(Unit : %)									
<b>IEA</b>	<b>2.73%</b>	<b>2.85%</b>	<b>3.05%</b>	<b>3.34%</b>	<b>4.64%</b>	<b>4.67%</b>	<b>4.70%</b>	<b>4.73%</b>	<b>4.76%</b>	<b>4.71%</b>
IEA in won	2.96%	3.08%	3.25%	3.53%	4.73%	4.74%	4.75%	4.77%	4.76%	4.70%
Due from banks in won	1.10%	1.42%	1.75%	1.87%	3.13%	3.23%	3.05%	2.91%	2.66%	2.70%
Securities in won	1.56%	1.66%	1.77%	1.91%	2.45%	2.48%	2.52%	2.57%	2.76%	2.78%
Loans & Credits receivable in won	3.22%	3.34%	3.53%	3.84%	5.22%	5.22%	5.21%	5.22%	5.19%	5.10%
Loan in won	2.96%	3.07%	3.26%	3.56%	4.94%	4.93%	4.91%	4.91%	4.87%	4.78%
Corporate loan	2.89%	3.01%	3.24%	3.62%	5.19%	5.09%	5.06%	5.05%	4.96%	4.85%
Household loan	3.02%	3.14%	3.28%	3.50%	4.67%	4.74%	4.74%	4.75%	4.74%	4.68%
Bills purchased in won	2.21%	2.26%	2.54%	3.15%	4.65%	5.50%	5.34%	5.22%	4.91%	4.82%
Advance to customers in won	7.66%	6.34%	4.59%	3.55%	2.61%	7.03%	4.34%	3.35%	0.12%	0.23%
Factoring	2.39%	2.51%	2.70%	3.00%	4.91%	4.82%	4.83%	4.84%	4.75%	4.69%
Credit Card	12.63%	12.64%	12.65%	13.04%	12.71%	13.04%	13.27%	13.53%	13.66%	13.82%
Repurchase agreement	1.38%	1.45%	1.80%	2.32%	3.59%	3.56%	3.60%	3.63%	3.70%	3.62%
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%	100.00%
IEA in foreign currency	1.24%	1.43%	1.80%	2.24%	4.06%	4.24%	4.36%	4.47%	4.75%	4.74%
<b>IBL</b>	<b>1.05%</b>	<b>1.12%</b>	<b>1.30%</b>	<b>1.56%</b>	<b>2.84%</b>	<b>2.90%</b>	<b>2.95%</b>	<b>3.00%</b>	<b>3.10%</b>	<b>3.08%</b>
IBL in won	1.17%	1.24%	1.40%	1.63%	2.86%	2.89%	2.94%	2.98%	3.06%	3.04%
Deposits in won	1.11%	1.18%	1.33%	1.57%	2.85%	2.88%	2.92%	2.95%	2.98%	2.96%
Deposits in won	1.08%	1.15%	1.29%	1.52%	2.78%	2.81%	2.84%	2.87%	2.90%	2.88%
CDs in won	1.92%	1.99%	2.26%	2.63%	4.13%	4.09%	4.12%	4.19%	4.28%	4.16%
Borrowings in won	0.95%	1.06%	1.24%	1.53%	2.60%	2.59%	2.62%	2.66%	2.81%	2.74%
Borrowings in won	0.95%	1.06%	1.24%	1.53%	2.59%	2.57%	2.60%	2.64%	2.79%	2.73%
Repurchase Agreement	0.86%	1.22%	1.22%	2.79%	3.07%	3.30%	3.42%	3.42%	3.21%	3.28%
Bills Sold	0.99%	1.11%	1.38%	1.68%	3.16%	3.09%	3.08%	3.09%	3.22%	3.18%
Credit card acc. receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Corporate bond in won	1.86%	1.91%	2.05%	2.21%	2.91%	3.00%	3.12%	3.25%	3.73%	3.73%
Others IBL in won	1.21%	1.36%	1.69%	2.03%	3.43%	3.60%	3.73%	3.83%	4.12%	4.01%
IBL in foreign currency	0.34%	0.48%	0.77%	1.16%	2.76%	2.92%	3.02%	3.11%	3.31%	3.33%

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2024 1Q	FY2024 2Q
<b>NIM &amp; NIS Trend [Quarterly]</b>										
<b>NIM *</b>	<b>1.71%</b>	<b>1.80%</b>	<b>1.82%</b>	<b>1.96%</b>	<b>1.88%</b>	<b>1.84%</b>	<b>1.79%</b>	<b>1.76%</b>	<b>1.77%</b>	<b>1.69%</b>
<b>NIS</b>	<b>1.68%</b>	<b>1.77%</b>	<b>1.78%</b>	<b>1.89%</b>	<b>1.80%</b>	<b>1.75%</b>	<b>1.70%</b>	<b>1.67%</b>	<b>1.66%</b>	<b>1.60%</b>

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



	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	
<b>Table of Contents</b>	<b>NIM &amp; NIS Trend [Cumulative]</b> (Unit : %)										
<b>Hana Financial Group</b>	<b>NIM</b>	<b>1.50%</b>	<b>1.55%</b>	<b>1.57%</b>	<b>1.62%</b>	<b>1.68%</b>	<b>1.64%</b>	<b>1.62%</b>	<b>1.59%</b>	<b>1.55%</b>	<b>1.50%</b>
<b>Group &amp; Bank</b>	<b>NIS</b>	<b>1.49%</b>	<b>1.53%</b>	<b>1.54%</b>	<b>1.59%</b>	<b>1.61%</b>	<b>1.57%</b>	<b>1.54%</b>	<b>1.52%</b>	<b>1.46%</b>	<b>1.41%</b>
Financial Highlights	<b>NIM &amp; NIS Volume Table [Cumulative]</b>										
Income Statements	<b>IEA</b>	<b>362,755</b>	<b>368,354</b>	<b>374,723</b>	<b>382,348</b>	<b>396,786</b>	<b>397,085</b>	<b>400,044</b>	<b>403,446</b>	<b>415,767</b>	<b>421,996</b>
Balance Sheets	IEA in won	312,719	316,055	319,971	325,435	338,703	339,541	343,230	346,664	358,769	364,796
NIM & NIS [Group]	Due from banks in won	128	341	486	433	550	478	376	348	279	291
<b>NIM &amp; NIS [Hana Bank]</b>	Securities in won	49,695	51,535	52,662	54,402	62,676	62,997	63,480	63,778	65,841	65,942
Non-Interest Income	Loans & Credits receivable in won	262,896	264,180	266,823	270,599	275,478	276,065	279,374	282,539	292,649	298,562
SG&A Expense	Loan in won	257,933	260,037	262,259	264,911	272,357	273,823	277,237	280,521	292,237	297,897
Loans & Deposits [Hana Bank]	Corporate loan	124,553	126,613	128,704	131,041	139,768	142,463	146,177	149,240	159,109	163,170
Asset Quality [Group]	Household loan	130,567	130,386	130,168	129,963	128,725	127,530	127,051	127,162	128,620	130,088
Asset Quality [Hana Bank]	Bills purchased in won	335	261	414	633	823	702	651	625	655	617
Credits [Hana Bank]	Advance to customers in won	6	5	5	6	5	8	9	9	17	11
Delinquency [Hana Bank]	Factoring	381	360	310	279	206	210	198	181	139	150
Provision [Hana Bank]	Credit Card	0	0	0	0	0	0	0	0	0	0
Capital Adequacy	Repurchase agreement	5,204	4,464	4,774	5,693	3,289	2,489	2,416	2,305	1,247	1,484
Securities [Hana Bank]	Allowance for credit loss in won (-)	963	947	938	923	1,202	1,167	1,136	1,102	1,646	1,597
<b>Non-Bank Subsidiaries</b>	Other IEA in won	0	0	0	0	0	0	0	0	0	0
Hana Securities	IEA in foreign currency	50,036	52,298	54,752	56,913	58,083	57,544	56,814	56,781	56,998	57,200
Hana Card	<b>IBL</b>	<b>356,517</b>	<b>361,312</b>	<b>367,520</b>	<b>374,431</b>	<b>387,151</b>	<b>387,073</b>	<b>389,764</b>	<b>392,868</b>	<b>403,490</b>	<b>410,097</b>
Hana Capital	IBL in won	303,873	307,064	310,890	315,097	325,711	326,539	329,933	332,942	344,757	351,120
Other Subsidiaries	Deposits in won	267,079	270,023	273,361	277,261	290,241	291,352	294,832	297,719	307,734	313,319
Organizational Chart	Deposits in won	259,727	260,996	262,690	265,574	275,180	274,540	276,997	278,925	289,379	293,551
Credit Rating	CDs in won	7,352	9,027	10,672	11,687	15,062	16,812	17,835	18,794	18,355	19,768
	Borrowings in won	8,867	9,091	9,297	9,631	10,019	9,938	9,830	9,426	8,374	8,410
	Borrowings in won	8,838	9,055	9,262	9,568	9,722	9,636	9,485	9,145	8,105	8,225
	Repurchase Agreement	0	9	6	35	275	282	324	259	242	161
	Bills Sold	29	27	28	28	22	20	21	22	27	24
	Credit card acc. receivables	0	0	0	0	0	0	0	0	0	0
	Corporate bond in won	21,877	21,751	22,207	22,073	19,049	18,575	18,464	18,787	20,378	21,188
	Others IBL in won	6,050	6,198	6,025	6,132	6,402	6,675	6,806	7,009	8,270	8,203
	IBL in foreign currency	52,644	54,248	56,629	59,334	61,440	60,534	59,831	59,927	58,733	58,977

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q
<b>NIM &amp; NIS Interest Cost Ratio Table [Cumulative]</b>										
	(Unit : %)									
<b>IEA</b>	<b>2.52%</b>	<b>2.64%</b>	<b>2.83%</b>	<b>3.13%</b>	<b>4.44%</b>	<b>4.46%</b>	<b>4.48%</b>	<b>4.51%</b>	<b>4.54%</b>	<b>4.48%</b>
IEA in won	2.72%	2.83%	3.01%	3.28%	4.51%	4.49%	4.50%	4.51%	4.51%	4.44%
Due from banks in won	0.98%	1.54%	1.80%	1.99%	3.51%	3.49%	3.46%	3.48%	3.43%	3.39%
Securities in won	1.56%	1.66%	1.77%	1.91%	2.45%	2.48%	2.52%	2.57%	2.76%	2.78%
Loans & Credits receivable in won	2.93%	3.06%	3.25%	3.55%	4.95%	4.94%	4.92%	4.92%	4.89%	4.80%
Loan in won	2.96%	3.07%	3.26%	3.56%	4.94%	4.93%	4.91%	4.91%	4.87%	4.78%
Corporate loan	2.89%	3.01%	3.24%	3.62%	5.19%	5.09%	5.06%	5.05%	4.96%	4.85%
Household loan	3.02%	3.14%	3.28%	3.50%	4.67%	4.74%	4.74%	4.75%	4.74%	4.68%
Bills purchased in won	2.58%	2.82%	3.11%	3.87%	5.82%	5.50%	5.34%	5.22%	4.91%	4.82%
Advance to customers in won	3.32%	2.17%	1.54%	1.09%	21.85%	7.03%	4.34%	3.35%	0.12%	0.23%
Factoring	2.39%	2.51%	2.70%	3.00%	4.91%	4.82%	4.84%	4.84%	4.75%	4.69%
Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Repurchase agreement	1.38%	1.45%	1.80%	2.32%	3.59%	3.56%	3.60%	3.63%	3.70%	3.62%
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	1.24%	1.43%	1.80%	2.24%	4.06%	4.24%	4.36%	4.47%	4.75%	4.74%
<b>IBL</b>	<b>1.03%</b>	<b>1.11%</b>	<b>1.29%</b>	<b>1.54%</b>	<b>2.83%</b>	<b>2.89%</b>	<b>2.94%</b>	<b>2.99%</b>	<b>3.08%</b>	<b>3.07%</b>
IBL in won	1.15%	1.22%	1.38%	1.61%	2.85%	2.88%	2.93%	2.97%	3.04%	3.02%
Deposits in won	1.11%	1.18%	1.33%	1.57%	2.85%	2.88%	2.92%	2.95%	2.98%	2.96%
Deposits in won	1.08%	1.15%	1.29%	1.52%	2.78%	2.81%	2.84%	2.87%	2.90%	2.88%
CDs in won	1.92%	1.99%	2.26%	2.63%	4.13%	4.09%	4.12%	4.19%	4.28%	4.16%
Borrowings in won	0.73%	0.83%	1.01%	1.26%	2.23%	2.22%	2.26%	2.31%	2.55%	2.49%
Borrowings in won	0.73%	0.83%	1.01%	1.25%	2.21%	2.19%	2.22%	2.28%	2.53%	2.48%
Repurchase Agreement	0.86%	1.22%	1.22%	2.79%	3.07%	3.30%	3.42%	3.42%	3.21%	3.28%
Bills Sold	0.99%	1.11%	1.38%	1.68%	3.16%	3.09%	3.08%	3.09%	3.22%	3.18%
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	1.84%	1.89%	2.04%	2.20%	2.84%	2.94%	3.08%	3.23%	3.75%	3.74%
Others IBL in won	1.21%	1.36%	1.69%	2.03%	3.43%	3.60%	3.73%	3.83%	4.12%	4.01%
IBL in foreign currency	0.34%	0.48%	0.77%	1.16%	2.76%	2.92%	3.02%	3.11%	3.31%	3.33%

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2024 1Q	FY2024 2Q
<b>NIM &amp; NIS Trend [Quarterly]</b>										
<b>NIM</b>	<b>1.50%</b>	<b>1.59%</b>	<b>1.62%</b>	<b>1.74%</b>	<b>1.68%</b>	<b>1.61%</b>	<b>1.57%</b>	<b>1.52%</b>	<b>1.55%</b>	<b>1.46%</b>
<b>NIS</b>	<b>1.49%</b>	<b>1.57%</b>	<b>1.58%</b>	<b>1.69%</b>	<b>1.61%</b>	<b>1.54%</b>	<b>1.48%</b>	<b>1.44%</b>	<b>1.46%</b>	<b>1.38%</b>

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Table of Contents</b>	<b>[Group] Non-Interest Income Breakdown</b> (Unit : KRW in billion)													
<b>Hana Financial Group</b>	<b>438.5</b>	<b>479.4</b>	<b>418.9</b>	<b>367.8</b>	<b>1,704.6</b>	<b>445.2</b>	<b>471.7</b>	<b>465.6</b>	<b>413.6</b>	<b>1,796.1</b>	<b>512.8</b>	<b>520.1</b>	<b>10.3%</b>	<b>1.4%</b>
<b>Group &amp; Bank</b>														
Credit Card Fee	53.6	82.0	52.5	73.2	261.2	51.4	55.1	69.4	75.6	251.5	95.1	86.9	57.6%	-8.7%
Banking Fee	152.2	147.0	146.5	127.5	573.2	174.7	193.1	175.5	159.0	702.2	222.2	207.5	7.5%	-6.6%
Asset Mgmt Fee	170.9	163.0	158.4	159.2	651.5	174.4	170.2	175.4	161.1	681.1	174.8	168.2	-1.2%	-3.8%
Trust Fee	76.7	82.7	78.2	74.0	311.6	82.8	85.0	87.1	86.8	341.6	85.4	73.0	-14.1%	-14.5%
M&A Advisory Fee	61.1	61.4	54.0	10.0	186.5	23.3	33.4	33.3	14.9	104.9	25.3	6.5	-80.5%	-74.3%
Other Fee Income	0.7	26.0	7.5	-2.1	32.2	21.4	19.9	12.1	2.9	56.3	-4.6	51.1	156.6%	N/A
<b>Gains on Disposition &amp; Valuation</b>	<b>141.2</b>	<b>-291.8</b>	<b>20.9</b>	<b>285.7</b>	<b>156.0</b>	<b>480.1</b>	<b>270.7</b>	<b>36.8</b>	<b>75.5</b>	<b>863.1</b>	<b>391.3</b>	<b>254.0</b>	<b>-6.1%</b>	<b>-35.1%</b>
<b>Other General Operating income</b>	<b>-142.6</b>	<b>-162.6</b>	<b>-149.8</b>	<b>-251.7</b>	<b>-706.7</b>	<b>-146.6</b>	<b>-151.0</b>	<b>-176.1</b>	<b>-213.2</b>	<b>-686.9</b>	<b>-191.4</b>	<b>-218.0</b>	<b>N/A</b>	<b>N/A</b>
Loan Sales	23.5	16.8	21.8	-1.1	61.1	50.3	51.4	29.7	-46.5	84.9	38.6	-15.9	N/A	N/A
Dividend Income	103.8	89.4	116.8	68.1	378.1	88.8	88.6	85.8	93.2	356.4	80.6	90.2	1.8%	11.9%
<b>[Hana Bank] Non-Interest Income Breakdown</b>	(Unit : KRW in billion)													
<b>Hana Bank</b>	<b>205.4</b>	<b>196.9</b>	<b>192.7</b>	<b>176.2</b>	<b>771.2</b>	<b>234.4</b>	<b>229.7</b>	<b>212.0</b>	<b>194.7</b>	<b>870.8</b>	<b>247.8</b>	<b>235.5</b>	<b>2.5%</b>	<b>-5.0%</b>
<b>Group &amp; Bank</b>														
Credit Card Fee	0.0	0.1	0.0	0.1	0.2	0.1	0.1	0.1	0.1	0.3	0.1	0.1	12.8%	3.7%
Banking Fee	132.8	124.8	121.3	99.2	478.2	139.8	153.1	132.7	114.4	539.9	169.5	152.0	-0.7%	-10.3%
Asset Mgmt Fee	72.8	72.4	71.7	77.3	294.1	94.9	76.9	79.5	80.6	331.9	78.7	84.4	9.8%	7.2%
Trust Fee	44.8	46.2	44.3	42.8	178.1	51.1	52.9	54.2	52.6	210.8	47.7	51.8	-2.1%	8.6%
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	N/A	N/A
Other Fee Income	-0.3	-0.3	-0.3	-0.3	-1.3	-0.3	-0.3	-0.3	-0.3	-1.3	-0.4	-1.0	N/A	N/A
<b>Gains on Disposition &amp; Valuation</b>	<b>118.4</b>	<b>-31.6</b>	<b>11.3</b>	<b>342.6</b>	<b>440.7</b>	<b>257.5</b>	<b>220.8</b>	<b>152.6</b>	<b>313.0</b>	<b>943.9</b>	<b>185.3</b>	<b>168.8</b>	<b>-23.6%</b>	<b>-8.9%</b>
<b>Other General Operating income</b>	<b>-176.2</b>	<b>-182.1</b>	<b>-191.9</b>	<b>-206.0</b>	<b>-756.2</b>	<b>-178.2</b>	<b>-190.3</b>	<b>-220.0</b>	<b>-241.7</b>	<b>-830.2</b>	<b>-200.5</b>	<b>-212.2</b>	<b>N/A</b>	<b>N/A</b>
Loan Sales	2.7	7.0	11.9	-1.7	19.9	29.5	22.0	6.2	-18.2	39.4	20.9	-11.0	N/A	N/A
Dividend Income	25.8	14.4	8.0	12.6	60.9	17.1	25.8	15.9	27.8	86.6	23.5	41.3	60.3%	76.2%
<b>[Hana Bank] Bancassurance</b>	(Unit : KRW in billion)													
<b>Hana Bank</b>	<b>199.2</b>	<b>187.4</b>	<b>383.0</b>	<b>1,511.0</b>	<b>2,280.6</b>	<b>700.9</b>	<b>190.1</b>	<b>249.1</b>	<b>407.7</b>	<b>1,547.8</b>	<b>529.0</b>	<b>477.2</b>	<b>151.0%</b>	<b>-9.8%</b>
<b>Initial Premium</b>														
Lump sum	194.3	178.9	378.3	1,507.6	2,259.1	695.1	187.3	245.1	404.9	1,532.4	524.5	473.5	152.8%	-9.7%
Monthly installment	4.9	8.5	4.8	3.4	21.5	5.8	2.8	4.0	2.9	15.4	4.5	3.7	29.7%	-17.5%
<b># of Sales Transaction</b>	<b>11,905</b>	<b>13,624</b>	<b>18,597</b>	<b>26,100</b>	<b>70,226</b>	<b>18,156</b>	<b>13,428</b>	<b>15,922</b>	<b>12,247</b>	<b>59,753</b>	<b>24,220</b>	<b>21,885</b>	<b>63.0%</b>	<b>-9.6%</b>
<b>Fee Income</b>	<b>9.7</b>	<b>9.0</b>	<b>11.4</b>	<b>21.1</b>	<b>51.2</b>	<b>29.3</b>	<b>8.7</b>	<b>9.9</b>	<b>12.9</b>	<b>60.8</b>	<b>15.5</b>	<b>15.7</b>	<b>80.5%</b>	<b>1.0%</b>
<b>Fund Sales</b>	(Unit : KRW in billion)													
<b>Hana Bank</b>	<b>16,189</b>	<b>15,755</b>	<b>14,973</b>	<b>13,587</b>	<b>60,504</b>	<b>13,654</b>	<b>13,760</b>	<b>13,625</b>	<b>13,832</b>	<b>54,871</b>	<b>14,666</b>	<b>16,145</b>	<b>17.3%</b>	<b>10.1%</b>
<b>Total</b>														
Equity	4,305	4,369	4,412	4,379	17,465	4,349	4,264	4,128	4,036	16,777	3,866	3,780	-11.3%	-2.2%
Balanced: Equity > 50%	1,151	1,147	1,149	1,142	4,590	1,141	1,134	1,133	1,147	4,556	1,159	1,203	6.0%	3.8%
Fixed Income	1,577	1,539	1,437	926	5,479	963	1,052	1,098	1,441	4,553	2,219	3,168	201.2%	42.7%
Balanced: Fixed Income > 50%	1,339	1,251	1,186	1,064	4,841	1,006	973	958	938	3,876	934	1,114	14.4%	19.3%
MMF	4,296	3,885	3,214	2,368	13,764	2,508	2,677	2,709	2,797	10,691	3,033	3,419	27.7%	12.7%
Fund of Funds	1,343	1,401	1,405	1,384	5,533	1,396	1,355	1,320	1,314	5,385	1,295	1,346	-0.7%	3.9%
Derivative	740	756	773	766	3,035	779	775	756	741	3,051	658	571	-26.4%	-13.3%
Real Estates	301	271	270	269	1,111	240	240	240	240	961	240	233	-3.1%	-3.2%
Others	854	849	822	1,029	3,554	1,007	1,042	1,050	973	4,072	1,074	1,126	8.0%	4.8%
Foreign Funds	281	286	305	261	1,133	263	247	233	206	949	187	186	-24.8%	-0.6%
<b>Fee Income</b>	<b>18</b>	<b>17</b>	<b>16</b>	<b>13</b>	<b>65</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>60</b>	<b>15</b>	<b>17</b>	<b>10.9%</b>	<b>9.3%</b>

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Table of Contents</b>	<b>[Group] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)													
<b>Hana Financial Group</b>	<b>1,215.9</b>	<b>912.5</b>	<b>964.4</b>	<b>1,164.0</b>	<b>4,256.7</b>	<b>1,107.8</b>	<b>1,033.9</b>	<b>1,056.8</b>	<b>1,209.7</b>	<b>4,408.3</b>	<b>1,097.8</b>	<b>1,089.6</b>	<b>5.4%</b>	<b>-0.7%</b>
Salaries & Employee Benefits	577.1	464.3	506.8	625.1	2,173.3	547.5	553.1	529.6	549.8	2,180.0	592.4	569.8	3.0%	-3.8%
Administrative Expense	235.1	230.3	230.9	300.1	996.4	252.4	224.4	274.1	347.9	1,098.9	244.4	241.2	7.5%	-1.3%
Depreciation & Taxes	173.9	171.4	168.8	200.2	714.3	193.4	215.8	205.6	220.1	834.9	212.4	233.5	8.2%	9.9%
Severance & Retirement Benefits	229.7	46.5	57.9	38.6	372.7	114.5	40.6	47.5	91.9	294.5	48.7	45.1	11.2%	-7.3%
<b>Group &amp; Bank</b>	<b>SG&amp;A Expense Breakdown (%)</b> (Unit : %)													
Salaries & Employee Benefits	47.5%	50.9%	52.6%	53.7%	51.1%	49.4%	53.5%	50.1%	45.4%	49.5%	54.0%	52.3%	-1.20%p	-1.67%p
Administrative Expense	19.3%	25.2%	23.9%	25.8%	23.4%	22.8%	21.7%	25.9%	28.8%	24.9%	22.3%	22.1%	0.43%p	-0.12%p
Depreciation & Taxes	14.3%	18.8%	17.5%	17.2%	16.8%	17.5%	20.9%	19.5%	18.2%	18.9%	19.3%	21.4%	0.55%p	2.08%p
Severance & Retirement Benefits	18.9%	5.1%	6.0%	3.3%	8.8%	10.3%	3.9%	4.5%	7.6%	6.7%	4.4%	4.1%	0.22%p	-0.29%p
<b>SG&amp;A Expense</b>	<b>C/I Ratio</b> (Unit : %)													
C/I Ratio (Quarterly)	48.9%	39.8%	37.0%	42.0%	42.0%	37.5%	36.6%	39.4%	50.6%	50.6%	37.4%	40.1%	3.48%p	2.67%p
C/I Ratio (Cumulative)	48.9%	44.5%	41.9%	41.9%	41.9%	37.5%	37.1%	37.8%	40.6%	40.6%	37.4%	38.7%	1.64%p	1.28%p
<b>Loans &amp; Deposits [Hana Bank]</b>	<b>[Hana Bank] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)													
<b>Loans &amp; Deposits [Hana Bank]</b>	<b>923.6</b>	<b>733.2</b>	<b>727.0</b>	<b>934.9</b>	<b>3,318.8</b>	<b>859.6</b>	<b>830.2</b>	<b>812.3</b>	<b>946.5</b>	<b>3,448.6</b>	<b>823.9</b>	<b>844.3</b>	<b>1.7%</b>	<b>2.5%</b>
Salaries & Employee Benefits	396.5	365.0	353.4	500.3	1,615.2	403.2	447.9	406.8	397.2	1,655.1	437.6	430.3	-3.9%	-1.7%
Administrative Expense	198.6	190.3	192.1	255.8	836.8	208.9	182.9	208.0	301.6	901.4	191.0	200.1	9.4%	4.8%
Depreciation & Taxes	124.5	139.4	131.9	149.4	545.1	145.4	168.3	158.0	165.6	637.2	158.7	178.1	5.9%	12.2%
Severance & Retirement Benefits	204.1	38.4	49.8	29.4	321.6	102.1	31.2	39.5	82.2	254.9	36.5	35.8	14.7%	-2.1%
<b>Asset Quality [Hana Bank]</b>	<b>SG&amp;A Expense Breakdown (%)</b> (Unit : %)													
Salaries & Employee Benefits	42.9%	49.8%	48.6%	53.5%	48.7%	46.9%	53.9%	50.1%	42.0%	48.0%	53.1%	51.0%	-2.98%p	-2.15%p
Administrative Expense	21.5%	26.0%	26.4%	27.4%	25.2%	24.3%	22.0%	25.6%	31.9%	26.1%	23.2%	23.7%	1.67%p	0.52%p
Depreciation & Taxes	13.5%	19.0%	18.1%	16.0%	16.4%	16.9%	20.3%	19.4%	17.5%	18.5%	19.3%	21.1%	0.83%p	1.83%p
Severance & Retirement Benefits	22.1%	5.2%	6.8%	3.1%	9.7%	11.9%	3.8%	4.9%	8.7%	7.4%	4.4%	4.2%	0.48%p	-0.20%p
<b>Credits [Hana Bank]</b>	<b>C/I Ratio</b> (Unit : %)													
C/I Ratio (Quarterly)	50.5%	40.2%	36.6%	38.6%	38.6%	37.1%	37.2%	38.0%	42.7%	42.7%	37.4%	40.1%	2.92%p	2.67%p
C/I Ratio (Cumulative)	50.5%	45.3%	42.2%	41.2%	41.2%	37.1%	37.2%	37.4%	38.7%	38.7%	37.4%	38.7%	1.57%p	1.31%p
<b>Delinquency [Hana Bank]</b>	<b>[Hana Bank] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)													
<b>Delinquency [Hana Bank]</b>	<b>204.1</b>	<b>38.4</b>	<b>49.8</b>	<b>29.4</b>	<b>321.6</b>	<b>102.1</b>	<b>31.2</b>	<b>39.5</b>	<b>82.2</b>	<b>254.9</b>	<b>36.5</b>	<b>35.8</b>	<b>14.7%</b>	<b>-2.1%</b>
Salaries & Employee Benefits	396.5	365.0	353.4	500.3	1,615.2	403.2	447.9	406.8	397.2	1,655.1	437.6	430.3	-3.9%	-1.7%
Administrative Expense	198.6	190.3	192.1	255.8	836.8	208.9	182.9	208.0	301.6	901.4	191.0	200.1	9.4%	4.8%
Depreciation & Taxes	124.5	139.4	131.9	149.4	545.1	145.4	168.3	158.0	165.6	637.2	158.7	178.1	5.9%	12.2%
Severance & Retirement Benefits	204.1	38.4	49.8	29.4	321.6	102.1	31.2	39.5	82.2	254.9	36.5	35.8	14.7%	-2.1%
<b>Provision [Hana Bank]</b>	<b>SG&amp;A Expense Breakdown (%)</b> (Unit : %)													
Salaries & Employee Benefits	42.9%	49.8%	48.6%	53.5%	48.7%	46.9%	53.9%	50.1%	42.0%	48.0%	53.1%	51.0%	-2.98%p	-2.15%p
Administrative Expense	21.5%	26.0%	26.4%	27.4%	25.2%	24.3%	22.0%	25.6%	31.9%	26.1%	23.2%	23.7%	1.67%p	0.52%p
Depreciation & Taxes	13.5%	19.0%	18.1%	16.0%	16.4%	16.9%	20.3%	19.4%	17.5%	18.5%	19.3%	21.1%	0.83%p	1.83%p
Severance & Retirement Benefits	22.1%	5.2%	6.8%	3.1%	9.7%	11.9%	3.8%	4.9%	8.7%	7.4%	4.4%	4.2%	0.48%p	-0.20%p
<b>Capital Adequacy</b>	<b>C/I Ratio</b> (Unit : %)													
C/I Ratio (Quarterly)	50.5%	40.2%	36.6%	38.6%	38.6%	37.1%	37.2%	38.0%	42.7%	42.7%	37.4%	40.1%	2.92%p	2.67%p
C/I Ratio (Cumulative)	50.5%	45.3%	42.2%	41.2%	41.2%	37.1%	37.2%	37.4%	38.7%	38.7%	37.4%	38.7%	1.57%p	1.31%p
<b>Securities [Hana Bank]</b>	<b>[Hana Bank] SG&amp;A Expense Breakdown</b> (Unit : KRW in billion)													
<b>Securities [Hana Bank]</b>	<b>204.1</b>	<b>38.4</b>	<b>49.8</b>	<b>29.4</b>	<b>321.6</b>	<b>102.1</b>	<b>31.2</b>	<b>39.5</b>	<b>82.2</b>	<b>254.9</b>	<b>36.5</b>	<b>35.8</b>	<b>14.7%</b>	<b>-2.1%</b>
Salaries & Employee Benefits	396.5	365.0	353.4	500.3	1,615.2	403.2	447.9	406.8	397.2	1,655.1	437.6	430.3	-3.9%	-1.7%
Administrative Expense	198.6	190.3	192.1	255.8	836.8	208.9	182.9	208.0	301.6	901.4	191.0	200.1	9.4%	4.8%
Depreciation & Taxes	124.5	139.4	131.9	149.4	545.1	145.4	168.3	158.0	165.6	637.2	158.7	178.1	5.9%	12.2%
Severance & Retirement Benefits	204.1	38.4	49.8	29.4	321.6	102.1	31.2	39.5	82.2	254.9	36.5	35.8	14.7%	-2.1%

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ											
<b>Table of Contents</b>	<b>[Hana Bank] Loan Breakdown</b>											(Unit : KRW in billion)											
<b>Hana Financial Group</b>	<b>Total Loan</b>											<b>314,252</b>	<b>303,915</b>	<b>330,397</b>	<b>330,186</b>	<b>330,852</b>	<b>334,800</b>	<b>340,760</b>	<b>347,247</b>	<b>345,224</b>	<b>365,368</b>	<b>9.1%</b>	<b>5.8%</b>
<b>Group &amp; Bank</b>	Loan Loss Allowance & Others											-1,106	-991	-1,303	-1,310	-1,390	-1,529	-1,627	-1,661	-1,632	-1,551	N/A	N/A
Financial Highlights	Loans											290,202	285,183	304,791	306,082	308,750	314,487	323,061	324,359	332,364	343,689	9.3%	3.4%
Income Statements	Bills Bought											32	534	240	937	271	290	246	173	377	97	-66.5%	-74.3%
Balance Sheets	Foreign Bills Bought											7,112	6,683	6,095	5,289	5,288	5,061	4,376	4,041	3,601	4,783	-5.5%	32.8%
NIM & NIS [Group]	Domestic Import Usance											4,449	5,362	5,857	4,546	4,987	4,535	4,212	3,834	3,701	4,306	-5.1%	16.3%
NIM & NIS [Hana Bank]	Advance for Customers											9	5	7	6	6	7	5	11	6	7	-9.0%	22.9%
SG&A Expense	Factoring Receivables											564	522	352	387	489	337	288	269	337	305	-9.4%	-9.5%
<b>Loans &amp; Deposits [Hana Bank]</b>	RPs											9,891	4,888	10,980	11,777	9,250	9,309	7,527	13,754	3,305	10,795	16.0%	226.6%
Asset Quality [Group]	Call Loans											1,761	1,055	2,061	1,378	2,141	1,363	1,513	1,388	2,106	1,855	36.1%	-11.9%
Asset Quality [Hana Bank]	Debentures											1,313	676	1,284	1,081	1,052	937	1,158	1,080	1,059	1,082	15.5%	2.2%
Credits [Hana Bank]	<b>KRW Loan Breakdown</b>																						
Delinquency [Hana Bank]	<b>(Excluding Inter-Bank Transaction)</b>																						
Provision [Hana Bank]	<b>Total KRW Loan</b>											<b>259,701</b>	<b>264,889</b>	<b>268,342</b>	<b>273,972</b>	<b>274,463</b>	<b>281,028</b>	<b>288,079</b>	<b>290,449</b>	<b>296,683</b>	<b>308,148</b>	<b>9.7%</b>	<b>3.9%</b>
Capital Adequacy	Household											130,455	129,859	129,897	129,144	127,812	125,459	126,644	128,403	128,929	132,966	6.0%	3.1%
Securities [Hana Bank]	Secured											109,822	109,558	110,153	110,417	110,414	108,186	109,231	110,875	111,938	115,805	7.0%	3.5%
	(Mortgage)											96,481	96,518	97,439	97,839	98,101	95,680	96,857	98,600	99,932	103,988	8.7%	4.1%
	Unsecured											20,632	20,301	19,744	18,727	17,398	17,273	17,412	17,527	16,991	17,161	-0.7%	1.0%
<b>Non-Bank Subsidiaries</b>	Corporate											129,247	135,029	138,445	144,828	146,651	155,569	161,435	162,046	167,754	175,182	12.6%	4.4%
Hana Securities	Large Corp.											14,484	15,688	16,975	19,649	22,213	25,935	27,100	25,840	27,747	29,920	15.4%	7.8%
Hana Card	SME											112,989	116,433	118,577	120,397	121,235	125,690	130,812	132,893	136,013	141,387	12.5%	4.0%
Hana Capital	(SOHO)											57,258	58,109	58,833	58,475	58,292	58,658	59,547	59,594	59,454	60,661	3.4%	2.0%
Other Subsidiaries	Other											1,774	2,908	2,892	4,782	3,203	3,944	3,523	3,313	3,995	3,876	-1.7%	-3.0%
Organizational Chart																							
Credit Rating																							

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Deposits (Bank Acc. Ending Balance)</b>												(Unit : KRW in billion)	
<b>Total Deposits</b>	<b>314,798</b>	<b>320,223</b>	<b>343,567</b>	<b>344,259</b>	<b>342,008</b>	<b>344,374</b>	<b>352,458</b>	<b>354,893</b>	<b>359,805</b>	<b>367,245</b>	<b>6.6%</b>	<b>2.1%</b>	
Low Cost Deposits	130,411	126,765	122,363	112,146	116,684	117,552	116,375	114,881	119,696	118,774	1.0%	-0.8%	
Core Deposit	92,351	91,659	84,464	76,601	80,202	82,240	79,799	79,619	85,303	85,082	3.5%	-0.3%	
MMDA	38,060	35,106	37,900	35,545	36,483	35,312	36,576	35,262	34,394	33,692	-4.6%	-2.0%	
Time Deposits	133,157	136,609	151,571	162,724	160,156	163,508	169,581	172,174	176,109	183,228	12.1%	4.0%	
Installment Deposits	5,641	5,805	5,931	5,558	5,492	5,912	6,450	6,769	5,642	6,202	4.9%	9.9%	
Marketable Deposits	8,702	12,367	15,795	13,079	17,396	19,012	22,229	19,560	18,886	19,287	1.4%	2.1%	
Deposits in FC	36,887	38,676	47,906	50,751	42,280	38,391	37,823	41,510	39,472	39,754	3.5%	0.7%	

	(Unit : %)											
<b>Low Cost Deposits</b>	<b>41.4%</b>	<b>39.6%</b>	<b>35.6%</b>	<b>32.6%</b>	<b>34.1%</b>	<b>34.1%</b>	<b>33.0%</b>	<b>32.4%</b>	<b>33.3%</b>	<b>32.3%</b>	<b>-1.79%p</b>	<b>-0.93%p</b>
Core Deposit	29.3%	28.6%	24.6%	22.3%	23.5%	23.9%	22.6%	22.4%	23.7%	23.2%	-0.71%p	-0.54%p

	(Unit : KRW in billion)											
<b>Deposits (Bank Acc. Average Balance)</b>												
<b>Total Deposits</b>	<b>311,439</b>	<b>317,628</b>	<b>329,017</b>	<b>339,721</b>	<b>337,587</b>	<b>336,810</b>	<b>344,551</b>	<b>350,555</b>	<b>351,135</b>	<b>363,332</b>	<b>7.9%</b>	<b>3.5%</b>
Low Cost Deposits	126,558	124,321	118,743	112,216	113,688	110,570	109,963	110,548	113,461	113,198	2.4%	-0.2%
Core Deposit	89,127	90,302	85,281	75,572	78,445	79,477	78,215	76,477	82,106	82,310	3.6%	0.2%
MMDA	37,430	34,019	33,462	36,644	35,243	31,093	31,748	34,071	31,356	30,888	-0.7%	-1.5%
Time Deposits	132,417	136,791	146,511	160,057	160,219	161,532	167,827	171,333	175,528	183,954	13.9%	4.8%
Installment Deposits	5,640	5,812	5,915	5,657	5,525	5,845	6,356	6,725	5,573	6,098	4.3%	9.4%
Marketable Deposits	8,165	11,613	15,302	13,846	16,870	19,540	21,725	20,751	17,968	20,638	5.6%	14.9%
Deposits in FC	38,658	39,092	42,546	47,945	41,285	39,323	38,681	41,198	38,605	39,445	0.3%	2.2%

	(Unit : %)											
<b>Low Cost Deposits</b>	<b>40.6%</b>	<b>39.1%</b>	<b>36.1%</b>	<b>33.0%</b>	<b>33.7%</b>	<b>32.8%</b>	<b>31.9%</b>	<b>31.5%</b>	<b>32.3%</b>	<b>31.2%</b>	<b>-1.67%p</b>	<b>-1.16%p</b>
Core Deposit	28.6%	28.4%	25.9%	22.2%	23.2%	23.6%	22.7%	21.8%	23.4%	22.7%	-0.94%p	-0.73%p

#### KRW Loan to Deposit Ratio

[monthly average basis]

	(Unit : %)											
<b>Excluding CD*</b>	<b>98.1%</b>	<b>98.6%</b>	<b>99.1%</b>	<b>97.8%</b>	<b>95.6%</b>	<b>97.1%</b>	<b>98.5%</b>	<b>98.7%</b>	<b>97.5%</b>	<b>98.9%</b>	<b>1.79%p</b>	<b>1.38%p</b>

\* excluding policy loan

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
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<b>Asset Quality [Group]</b>												
Asset Quality [Hana Bank]												
Credits [Hana Bank]												
Delinquency [Hana Bank]												
Provision [Hana Bank]												
Capital Adequacy												
Securities [Hana Bank]												
<b>Non-Bank Subsidiaries</b>												
Hana Securities												
Hana Card												
Hana Capital												
Other Subsidiaries												
Organizational Chart												
Credit Rating												

**Asset Quality**

(Unit : KRW in billion, %)

<b>Total Credit*</b>	<b>354,600</b>	<b>367,062</b>	<b>375,774</b>	<b>372,002</b>	<b>381,653</b>	<b>389,950</b>	<b>396,870</b>	<b>394,857</b>	<b>405,510</b>	<b>421,156</b>	<b>8.0%</b>	<b>3.9%</b>
Normal	350,699	363,018	371,381	366,928	376,113	384,246	389,960	387,033	397,552	412,887	7.5%	3.9%
Precautionary	2,633	2,693	3,089	3,814	4,007	3,945	5,071	5,842	5,828	5,901	49.6%	1.3%
Substandard	721	669	654	640	818	906	885	1,088	1,191	1,389	53.3%	16.6%
Doubtful	312	407	435	385	476	590	557	550	586	661	12.0%	12.7%
Estimated Loss	235	275	215	235	239	265	398	343	353	318	20.2%	-10.0%
NPL	1,267	1,351	1,304	1,260	1,534	1,760	1,839	1,981	2,130	2,367	34.5%	11.1%
NPL ratio	0.36%	0.37%	0.35%	0.34%	0.40%	0.45%	0.46%	0.50%	0.53%	0.56%	0.11%p	0.04%p
Precautionary & below	3,900	4,044	4,393	5,074	5,540	5,704	6,910	7,824	7,958	8,269	44.9%	3.9%
Precautionary & below ratio	1.10%	1.10%	1.17%	1.36%	1.45%	1.46%	1.74%	1.98%	1.96%	1.96%	0.50%p	0.00%p
<b>Loan Loss Allowance**</b>	<b>4,513</b>	<b>4,702</b>	<b>4,785</b>	<b>4,829</b>	<b>5,157</b>	<b>5,194</b>	<b>5,333</b>	<b>5,502</b>	<b>5,625</b>	<b>5,754</b>	<b>10.8%</b>	<b>2.3%</b>
Loan Loss Reserves	2,034	2,220	2,292	2,468	2,648	2,946	3,083	3,212	3,251	3,220	9.3%	-0.9%
Credit Loss Reserves	2,479	2,482	2,494	2,361	2,509	2,248	2,250	2,290	2,374	2,534	12.7%	6.7%

\* 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	160.44%	164.39%	175.69%	195.86%	172.70%	167.41%	167.62%	162.09%	152.59%	136.04%	-31.37%p	-16.56%p
Precautionary & below	52.14%	54.91%	52.17%	48.64%	47.80%	51.64%	44.62%	41.05%	40.85%	38.94%	-12.70%p	-1.90%p

\* Coverage ratios include only loan loss reserves

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Table of Contents</b>												(Unit : KRW in billion, %)	
<b>Hana Financial Group</b>	<b>Asset Quality</b>												
<b>Group &amp; Bank</b>	<b>Total Credit*</b>												
Financial Highlights	298,375	307,503	314,818	315,440	317,666	323,586	330,760	331,038	339,652	353,166	9.1%	4.0%	
Income Statements	1,670	1,638	1,884	1,872	1,963	1,826	2,159	2,046	1,955	2,114	15.8%	8.1%	
Balance Sheets	437	438	444	428	452	469	482	571	528	546	16.4%	3.5%	
NIM & NIS [Group]	157	155	125	124	135	133	162	151	155	167	25.7%	7.6%	
NIM & NIS [Hana Bank]	122	156	107	111	94	89	125	156	132	106	18.7%	-19.9%	
Non-Interest Income	715	748	676	663	681	691	769	878	815	819	18.5%	0.5%	
SG&A Expense	0.24%	0.24%	0.21%	0.21%	0.21%	0.21%	0.23%	0.26%	0.24%	0.23%	0.02%p	-0.01%p	
Loans & Deposits [Hana Bank]	2,385	2,387	2,560	2,535	2,644	2,516	2,929	2,924	2,770	2,933	16.5%	5.9%	
Asset Quality [Group]	0.79%	0.77%	0.81%	0.80%	0.83%	0.77%	0.88%	0.88%	0.81%	0.82%	0.05%p	0.01%p	
<b>Asset Quality [Hana Bank]</b>	<b>Loan Loss Allowance**</b>												
Credits [Hana Bank]	3,562	3,687	3,689	3,698	3,868	3,716	3,810	3,852	3,867	3,954	6.4%	2.3%	
Delinquency [Hana Bank]	1,281	1,410	1,401	1,508	1,569	1,684	1,804	1,804	1,764	1,708	1.4%	-3.1%	
Provision [Hana Bank]	2,280	2,277	2,288	2,190	2,298	2,031	2,006	2,048	2,103	2,246	10.6%	6.8%	
Capital Adequacy	* Credit defined under FSS NPL guidelines (sum of Corporate, Household and Public & Others credits)												
Securities [Hana Bank]	** Loan loss Allowance = Loan Loss Reserves + Credit Loss Reserves												
	(Unit : %)												
<b>Non-Bank Subsidiaries</b>	<b>Coverage Ratio*</b>												
Hana Securities	179.2%	188.4%	207.3%	227.3%	230.4%	243.8%	234.5%	205.5%	216.4%	208.6%	-35.11%p	-7.79%p	
Hana Card	53.72%	59.09%	54.73%	59.48%	59.36%	66.92%	61.60%	61.70%	63.68%	58.25%	-8.67%p	-5.43%p	
Hana Capital	* Coverage ratios include only loan loss reserves												
Other Subsidiaries													
Organizational Chart													
Credit Rating													



	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Asset Quality by Sector</b>												
<b>Corporate</b> <span style="float: right;">(Unit : KRW in billion, %)</span>												
<b>Total Credit*</b>	<b>170,057</b>	<b>179,789</b>	<b>186,880</b>	<b>188,237</b>	<b>191,904</b>	<b>200,065</b>	<b>206,537</b>	<b>205,053</b>	<b>212,515</b>	<b>222,141</b>	<b>11.0%</b>	<b>4.5%</b>
Normal	168,165	177,910	184,861	186,258	189,869	198,227	204,319	202,890	210,545	219,994	11.0%	4.5%
Precautionary	1,449	1,420	1,602	1,526	1,593	1,415	1,712	1,570	1,482	1,647	16.4%	11.1%
Substandard	254	259	257	263	261	254	270	346	260	288	13.6%	10.9%
Doubtful	105	90	85	96	102	99	127	112	118	130	31.5%	10.2%
Estimated Loss	83	109	75	95	79	72	108	136	110	82	15.1%	-25.1%
NPL	443	458	417	453	442	424	505	594	488	501	18.0%	2.6%
NPL ratio	0.26%	0.25%	0.22%	0.24%	0.23%	0.21%	0.24%	0.29%	0.23%	0.23%	0.01%p	0.00%p
Precautionary & below	1,892	1,879	2,019	1,979	2,035	1,839	2,217	2,164	1,970	2,147	16.8%	9.0%
Precautionary & below ratio	1.11%	1.04%	1.08%	1.05%	1.06%	0.92%	1.07%	1.06%	0.93%	0.97%	0.05%p	0.04%p
<b>Household</b> <span style="float: right;">(Unit : KRW in billion, %)</span>												
<b>Total Credit*</b>	<b>130,703</b>	<b>130,101</b>	<b>130,498</b>	<b>129,738</b>	<b>128,406</b>	<b>126,037</b>	<b>127,152</b>	<b>128,908</b>	<b>129,906</b>	<b>133,958</b>	<b>6.3%</b>	<b>3.1%</b>
Normal	130,209	129,593	129,957	129,182	127,797	125,360	126,441	128,148	129,107	133,172	6.2%	3.1%
Precautionary	221	218	282	346	369	411	447	476	473	467	13.7%	-1.2%
Substandard	182	179	187	165	191	215	212	225	268	258	19.8%	-3.8%
Doubtful	51	64	40	28	32	34	35	39	37	37	8.8%	-0.4%
Estimated Loss	39	47	32	17	16	17	17	20	22	23	33.4%	6.4%
NPL	273	290	258	210	239	267	264	284	327	318	19.3%	-2.7%
NPL ratio	0.21%	0.22%	0.20%	0.16%	0.19%	0.21%	0.21%	0.22%	0.25%	0.24%	0.03%p	-0.01%p
Precautionary & below	494	508	541	556	609	678	711	760	800	785	15.9%	-1.8%
Precautionary & below ratio	0.38%	0.39%	0.41%	0.43%	0.47%	0.54%	0.56%	0.59%	0.62%	0.59%	0.05%p	-0.03%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Table of Contents</b>	<b>NPL Ratio by Industry (Credit)</b>											(Unit : %)	
<b>Hana Financial Group</b>													
<b>Group &amp; Bank</b>	Agricultural, Forestry	2.67%	2.69%	2.57%	1.12%	1.00%	0.51%	0.01%	0.02%	0.03%	0.05%	-0.47%p	0.02%p
Financial Highlights	Fishery	0.15%	0.14%	0.12%	0.09%	0.08%	0.21%	0.09%	0.05%	0.06%	0.06%	-0.15%p	-0.01%p
Income Statements	Mining	0.78%	0.78%	0.78%	0.87%	0.00%	0.00%	0.10%	0.01%	0.00%	0.00%	0.00%p	0.00%p
Balance Sheets	Manufacturing	0.32%	0.35%	0.30%	0.36%	0.29%	0.25%	0.29%	0.32%	0.24%	0.21%	-0.04%p	-0.04%p
NIM & NIS [Group]	Utilities	0.43%	0.24%	0.22%	0.14%	0.22%	0.20%	0.16%	0.28%	0.46%	0.47%	0.27%p	0.00%p
NIM & NIS [Hana Bank]	Sewage, Scrapped Material Disposal	0.49%	0.55%	0.52%	0.52%	0.17%	0.25%	0.24%	0.46%	0.33%	0.13%	-0.12%p	-0.20%p
Non-Interest Income	Construction	1.72%	1.36%	1.35%	1.24%	1.12%	1.13%	1.07%	1.96%	1.84%	1.27%	0.14%p	-0.58%p
SG&A Expense	Wholesale & Retail	0.21%	0.19%	0.16%	0.19%	0.21%	0.22%	0.21%	0.33%	0.19%	0.28%	0.07%p	0.10%p
Loans & Deposits [Hana Bank]	Transportation & Storage	0.07%	0.04%	0.06%	0.05%	0.24%	0.07%	0.12%	0.04%	0.06%	0.05%	-0.02%p	-0.01%p
Asset Quality [Group]	Lodging & Dining	0.12%	0.16%	0.13%	0.10%	0.11%	0.20%	0.12%	0.22%	0.26%	0.18%	-0.02%p	-0.07%p
Asset Quality [Hana Bank]	Communication	0.14%	0.11%	0.04%	0.04%	0.13%	0.07%	0.15%	0.09%	0.19%	0.30%	0.23%p	0.11%p
<b>Credits [Hana Bank]</b>	Finance & Insurance	0.00%	0.15%	0.15%	0.12%	0.00%	0.00%	0.05%	0.02%	0.00%	0.00%	0.00%p	0.00%p
Delinquency [Hana Bank]	Real Estate & Leasing	0.11%	0.10%	0.11%	0.15%	0.17%	0.17%	0.21%	0.15%	0.13%	0.17%	0.00%p	0.04%p
Provision [Hana Bank]	Science & Technology	0.05%	0.05%	0.03%	0.06%	0.03%	0.04%	0.20%	0.33%	0.14%	0.30%	0.26%p	0.16%p
Capital Adequacy	Business Service	1.85%	1.42%	0.05%	0.14%	0.09%	0.08%	1.05%	1.01%	0.16%	0.11%	0.03%p	-0.05%p
Securities [Hana Bank]	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
<b>Non-Bank Subsidiaries</b>	Education	0.08%	0.13%	0.10%	0.14%	0.21%	0.36%	0.10%	0.19%	0.10%	0.12%	-0.25%p	0.01%p
Hana Securities	Health & Social Welfare	0.14%	0.17%	0.33%	0.12%	0.10%	0.13%	0.10%	0.14%	0.05%	0.06%	-0.07%p	0.01%p
Hana Card	Entertainment, Culture & Sports	0.00%	0.04%	0.01%	0.02%	0.03%	0.02%	0.02%	0.12%	0.11%	0.15%	0.13%p	0.04%p
Hana Capital	Other Public, Repair & Retail Service	0.26%	0.13%	0.01%	0.11%	0.28%	0.10%	0.10%	0.09%	0.09%	0.07%	-0.03%p	-0.01%p
Other Subsidiaries	Housework Service	0.29%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
Organizational Chart	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
Credit Rating	Corporate + Public & Others (A)	0.26%	0.25%	0.22%	0.24%	0.23%	0.21%	0.24%	0.29%	0.23%	0.23%	0.01%p	0.00%p
	Households (B)	0.21%	0.22%	0.20%	0.16%	0.19%	0.21%	0.21%	0.22%	0.25%	0.24%	0.03%p	-0.01%p
	<b>Total Credit (A+B)</b>	<b>0.24%</b>	<b>0.24%</b>	<b>0.21%</b>	<b>0.21%</b>	<b>0.21%</b>	<b>0.21%</b>	<b>0.23%</b>	<b>0.26%</b>	<b>0.24%</b>	<b>0.23%</b>	<b>0.02%p</b>	<b>-0.01%p</b>

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>SME : NPL Ratio by Industry</b>	(Unit : %)											
Agricultural, Forestry	3.17%	3.20%	3.06%	1.31%	1.17%	0.61%	0.01%	0.02%	0.03%	0.05%	-0.56%p	0.02%p
Fishery	0.48%	0.44%	0.41%	0.32%	0.28%	0.62%	0.29%	0.15%	0.18%	0.16%	-0.46%p	-0.03%p
Mining	2.24%	2.19%	2.17%	2.11%	0.00%	0.00%	0.15%	0.01%	0.00%	0.00%	0.00%p	0.00%p
Manufacturing	0.64%	0.69%	0.61%	0.69%	0.57%	0.50%	0.41%	0.50%	0.39%	0.39%	-0.11%p	0.00%p
Utilities	1.18%	0.97%	0.92%	0.77%	0.88%	0.90%	0.78%	1.25%	1.54%	1.15%	0.25%p	-0.38%p
Sewage, Scrapped Material Disposal	0.56%	0.68%	0.61%	0.61%	0.20%	0.28%	0.27%	0.53%	0.38%	0.15%	-0.13%p	-0.23%p
Construction	0.25%	0.44%	0.48%	0.50%	0.46%	0.46%	0.45%	0.51%	0.49%	0.75%	0.29%p	0.26%p
Wholesale & Retail	0.27%	0.26%	0.21%	0.24%	0.27%	0.28%	0.27%	0.42%	0.24%	0.34%	0.06%p	0.10%p
Transportation & Storage	0.13%	0.08%	0.11%	0.09%	0.47%	0.13%	0.24%	0.08%	0.12%	0.11%	-0.03%p	-0.01%p
Lodging & Dining	0.13%	0.18%	0.14%	0.11%	0.12%	0.22%	0.14%	0.25%	0.29%	0.20%	-0.02%p	-0.08%p
Communication	0.20%	0.16%	0.05%	0.07%	0.19%	0.11%	0.23%	0.13%	0.28%	0.44%	0.33%p	0.16%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%p	0.00%p
Real Estate & Leasing	0.12%	0.11%	0.12%	0.17%	0.18%	0.19%	0.17%	0.16%	0.14%	0.18%	0.00%p	0.04%p
Science & Technology	0.06%	0.06%	0.04%	0.07%	0.03%	0.05%	0.17%	0.29%	0.17%	0.23%	0.17%p	0.06%p
Business Service	0.78%	0.11%	0.08%	0.22%	0.15%	0.11%	0.10%	0.12%	0.25%	0.17%	0.06%p	-0.07%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	0.02%	0.08%	0.05%	0.10%	0.18%	0.37%	0.08%	0.18%	0.12%	0.14%	-0.24%p	0.02%p
Health & Social Welfare	0.07%	0.09%	0.29%	0.05%	0.08%	0.11%	0.07%	0.07%	0.06%	0.07%	-0.04%p	0.01%p
Entertainment, Culture & Sports	0.00%	0.05%	0.01%	0.02%	0.04%	0.03%	0.02%	0.16%	0.14%	0.20%	0.18%p	0.06%p
Other Public, Repair & Retail Service	0.36%	0.19%	0.01%	0.16%	0.42%	0.15%	0.15%	0.15%	0.14%	0.12%	-0.03%p	-0.02%p
Housework Service	0.29%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%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

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
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<b>Delinquency Rate by Sector</b>	(Unit : %)											
<b>Delinquency Rate</b>	<b>0.16%</b>	<b>0.16%</b>	<b>0.18%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.26%</b>	<b>0.29%</b>	<b>0.26%</b>	<b>0.29%</b>	<b>0.27%</b>	0.01%p	-0.02%p
Corporate	0.20%	0.19%	0.21%	0.23%	0.26%	0.28%	0.32%	0.29%	0.30%	0.29%	0.01%p	-0.01%p
Large Corp.	0.00%	0.03%	0.04%	0.03%	0.02%	0.07%	0.12%	0.02%	0.15%	0.02%	-0.05%p	-0.13%p
SME	0.26%	0.25%	0.27%	0.30%	0.35%	0.36%	0.40%	0.38%	0.36%	0.40%	0.03%p	0.04%p
SME(Corporation)	0.35%	0.32%	0.32%	0.28%	0.30%	0.29%	0.34%	0.31%	0.28%	0.35%	0.06%p	0.07%p
SOHO	0.17%	0.17%	0.22%	0.33%	0.41%	0.46%	0.46%	0.48%	0.47%	0.47%	0.01%p	0.00%p
Household	0.11%	0.13%	0.14%	0.16%	0.20%	0.23%	0.23%	0.23%	0.26%	0.24%	0.01%p	-0.02%p
<b>Overdue Loan</b>	(Unit : KRW in billion)											
<b>Overdue Loan</b>	<b>455</b>	<b>488</b>	<b>540</b>	<b>605</b>	<b>710</b>	<b>809</b>	<b>900</b>	<b>837</b>	<b>926</b>	<b>921</b>	13.9%	-0.5%
Corporate	308	319	362	401	459	516	606	537	587	598	15.9%	1.8%
Large Corp.	0	15	17	15	8	34	65	8	77	9	-74.6%	-89.0%
SME	308	304	344	387	451	483	542	529	510	589	22.1%	15.6%
SME(Corporation)	210	207	214	193	210	211	266	245	233	302	43.4%	29.6%
SOHO	98	96	130	194	241	272	276	284	277	287	5.6%	3.8%
Household	147	169	179	203	251	293	294	301	338	324	10.5%	-4.4%
<b>Total Loan</b>	(Unit : KRW in billion)											
<b>Total Loan</b>	<b>288,683</b>	<b>297,184</b>	<b>301,678</b>	<b>303,494</b>	<b>304,395</b>	<b>309,194</b>	<b>315,619</b>	<b>316,444</b>	<b>322,659</b>	<b>336,015</b>	8.7%	4.1%
Corporate	157,984	167,087	171,533	174,110	176,343	183,511	188,749	187,818	193,520	202,845	10.5%	4.8%
Large Corp.	40,187	43,592	45,660	46,117	48,824	51,256	51,701	49,136	51,121	55,414	8.1%	8.4%
SME	117,797	123,495	125,873	127,993	127,519	132,255	137,048	138,681	142,399	147,431	11.5%	3.5%
SME(Corporation)	60,436	65,303	66,964	69,398	69,091	73,518	77,412	78,998	82,890	86,698	17.9%	4.6%
SOHO	57,362	58,192	58,909	58,595	58,428	58,737	59,636	59,684	59,509	60,733	3.4%	2.1%
Household	130,698	130,097	130,145	129,385	128,052	125,684	126,870	128,626	129,139	133,170	6.0%	3.1%

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Delinquency Rate by Industry</b>												
<b>Corporate</b>												
	(Unit : %)											
Agricultural, Forestry	2.79%	2.75%	2.71%	1.24%	1.10%	0.62%	0.47%	0.23%	0.21%	0.28%	-0.34%p	0.08%p
Fishery	0.15%	0.09%	0.18%	0.28%	0.52%	0.63%	0.46%	0.34%	0.56%	0.36%	-0.27%p	-0.20%p
Mining	0.89%	0.92%	0.89%	1.02%	0.00%	0.04%	0.21%	0.01%	0.00%	0.02%	-0.02%p	0.02%p
Manufacturing	0.24%	0.24%	0.27%	0.28%	0.26%	0.25%	0.34%	0.27%	0.27%	0.24%	-0.01%p	-0.03%p
Utilities	0.38%	0.35%	0.34%	0.29%	0.29%	0.35%	0.30%	0.33%	0.44%	0.66%	0.31%p	0.22%p
Sewage, Scrapped Material Disposal	0.36%	0.31%	0.41%	0.40%	0.15%	0.21%	0.38%	0.37%	0.22%	0.17%	-0.04%p	-0.05%p
Construction	0.18%	0.29%	0.46%	0.17%	0.28%	0.30%	0.20%	0.33%	1.13%	0.36%	0.06%p	-0.77%p
Wholesale & Retail	0.25%	0.21%	0.22%	0.30%	0.43%	0.46%	0.49%	0.50%	0.39%	0.48%	0.02%p	0.09%p
Transportation & Storage	0.07%	0.05%	0.10%	0.15%	0.13%	0.21%	0.51%	0.18%	0.20%	0.16%	-0.05%p	-0.04%p
Lodging & Dining	0.25%	0.31%	0.31%	0.64%	0.77%	0.97%	0.98%	0.85%	0.92%	0.74%	-0.22%p	-0.18%p
Communication	0.23%	0.10%	0.15%	0.24%	0.28%	0.27%	0.34%	0.30%	0.43%	0.69%	0.42%p	0.26%p
Finance & Insurance	0.00%	0.18%	0.20%	0.15%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%p	0.00%p
Real Estate & Leasing	0.10%	0.09%	0.10%	0.11%	0.17%	0.19%	0.20%	0.17%	0.19%	0.23%	0.04%p	0.04%p
Science & Technology	0.07%	0.07%	0.14%	0.18%	0.12%	0.18%	0.38%	0.45%	0.29%	0.50%	0.32%p	0.21%p
Business Service	0.17%	0.06%	0.15%	0.24%	0.27%	0.22%	0.23%	0.24%	0.37%	0.27%	0.05%p	-0.10%p
Public Admin & Military	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.45%	0.21%	0.12%	0.00%	0.00%p	-0.12%p
Education	0.03%	0.11%	0.15%	0.48%	0.52%	0.82%	0.55%	0.60%	0.65%	0.49%	-0.33%p	-0.16%p
Health & Social Welfare	0.08%	0.08%	0.30%	0.06%	0.08%	0.15%	0.08%	0.10%	0.09%	0.10%	-0.05%p	0.01%p
Entertainment, Culture & Sports	0.04%	0.04%	0.18%	0.17%	0.24%	0.19%	0.24%	0.18%	0.19%	0.27%	0.09%p	0.08%p
Other Public, Repair & Retail Service	0.28%	0.10%	0.16%	0.42%	0.77%	0.66%	0.54%	0.61%	0.67%	0.41%	-0.25%p	-0.26%p
Housework Service	0.28%	0.00%	0.00%	0.14%	0.41%	0.11%	0.36%	0.27%	0.12%	0.16%	0.05%p	0.04%p
Int'l & Foreign Institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%p	0.00%p
<b>SME</b>												
	(Unit : %)											
Agricultural, Forestry	3.31%	3.26%	3.22%	1.45%	1.28%	0.73%	0.50%	0.24%	0.22%	0.30%	-0.43%p	0.08%p
Fishery	0.39%	0.22%	0.47%	0.75%	1.43%	1.52%	1.11%	0.82%	1.26%	0.83%	-0.69%p	-0.43%p
Mining	2.39%	2.46%	2.32%	2.38%	0.00%	0.06%	0.32%	0.01%	0.00%	0.09%	0.03%p	0.09%p
Manufacturing	0.45%	0.45%	0.50%	0.52%	0.47%	0.45%	0.51%	0.46%	0.43%	0.45%	0.00%p	0.02%p
Utilities	0.93%	0.82%	0.86%	0.72%	0.74%	0.88%	0.83%	0.94%	0.48%	1.17%	0.29%p	0.69%p
Sewage, Scrapped Material Disposal	0.41%	0.36%	0.49%	0.47%	0.17%	0.24%	0.44%	0.42%	0.25%	0.20%	-0.05%p	-0.06%p
Construction	0.27%	0.45%	0.73%	0.31%	0.55%	0.58%	0.42%	0.66%	0.65%	0.82%	0.25%p	0.18%p
Wholesale & Retail	0.31%	0.26%	0.27%	0.37%	0.53%	0.57%	0.60%	0.61%	0.47%	0.57%	0.00%p	0.10%p
Transportation & Storage	0.12%	0.08%	0.17%	0.23%	0.22%	0.35%	0.89%	0.30%	0.33%	0.28%	-0.08%p	-0.06%p
Lodging & Dining	0.27%	0.34%	0.34%	0.71%	0.85%	1.07%	1.09%	0.95%	1.02%	0.82%	-0.25%p	-0.20%p
Communication	0.34%	0.15%	0.21%	0.35%	0.41%	0.40%	0.52%	0.42%	0.60%	0.98%	0.58%p	0.38%p
Finance & Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%p	0.00%p
Real Estate & Leasing	0.10%	0.09%	0.11%	0.12%	0.18%	0.14%	0.16%	0.18%	0.20%	0.24%	0.10%p	0.04%p
Science & Technology	0.08%	0.08%	0.15%	0.20%	0.13%	0.20%	0.35%	0.49%	0.32%	0.54%	0.34%p	0.23%p
Business Service	0.28%	0.11%	0.23%	0.37%	0.44%	0.33%	0.34%	0.36%	0.54%	0.39%	0.06%p	-0.15%p
Public Admin & Military	0.00%	0.00%	0.00%	0.17%	0.00%	0.00%	0.68%	0.34%	0.12%	0.00%	0.00%p	-0.12%p
Education	0.04%	0.11%	0.15%	0.50%	0.54%	0.85%	0.59%	0.64%	0.70%	0.53%	-0.33%p	-0.17%p
Health & Social Welfare	0.08%	0.08%	0.30%	0.06%	0.08%	0.15%	0.08%	0.10%	0.09%	0.10%	-0.05%p	0.01%p
Entertainment, Culture & Sports	0.05%	0.05%	0.23%	0.21%	0.29%	0.24%	0.30%	0.24%	0.25%	0.37%	0.13%p	0.12%p
Other Public, Repair & Retail Service	0.29%	0.10%	0.16%	0.44%	0.78%	0.67%	0.55%	0.63%	0.69%	0.42%	-0.25%p	-0.27%p
Housework Service	0.28%	0.00%	0.00%	0.14%	0.41%	0.11%	0.36%	0.27%	0.12%	0.16%	0.05%p	0.04%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

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
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	(Unit : KRW in billion)											
	<b>Loan Loss Provision [Bank + Trust]</b>											
Initial Balance	1,265.7	1,313.3	1,440.9	1,431.3	1,543.1	1,594.1	1,695.6	1,818.6	1,816.7	1,776.6	11.4%	-2.2%
Loan Loss Provision	72.8	118.0	27.2	183.1	121.9	170.7	162.5	68.0	47.3	19.9	-88.3%	-58.0%
(Write off)*	-54.3	-22.5	-66.3	-59.6	-82.5	-78.3	-74.1	-81.9	-77.2	-71.8	N/A	N/A
Adjustment	29.0	32.1	29.6	-11.8	11.6	9.1	34.6	12.1	-10.3	2.8	-68.8%	-127.6%
<b>Ending Balance</b>	<b>1,313.3</b>	<b>1,440.9</b>	<b>1,431.3</b>	<b>1,543.1</b>	<b>1,594.1</b>	<b>1,695.6</b>	<b>1,818.6</b>	<b>1,816.7</b>	<b>1,776.6</b>	<b>1,727.5</b>	<b>1.9%</b>	<b>-2.8%</b>
	* Including write-offs and adjusted trust accounts											
	(Unit : KRW in billion)											
	<b>Loan Loss Provision [Bank]</b>											
<b>LLP [Bank Acc.]</b>	<b>72.8</b>	<b>118.0</b>	<b>27.2</b>	<b>183.1</b>	<b>121.9</b>	<b>170.7</b>	<b>162.5</b>	<b>68.0</b>	<b>47.3</b>	<b>19.9</b>	<b>-88.3%</b>	<b>-58.0%</b>
Corporate	56.0	104.2	-1.6	199.1	96.7	113.4	103.8	26.8	16.2	-0.7	-100.6%	-104.1%
Large Corp.	-7.8	0.8	-42.5	66.2	-0.7	-93.3	-17.7	13.2	-12.9	-105.0	N/A	N/A
SME	44.9	80.3	33.4	115.0	75.9	131.0	77.4	-14.6	22.1	73.8	-43.6%	233.5%
SOHO	18.9	23.2	7.4	18.0	21.6	75.7	44.0	28.2	7.0	30.5	-59.7%	335.4%
Household	16.9	13.8	28.8	-16.0	25.2	57.3	58.7	41.2	31.1	20.6	-64.2%	-33.9%
	(Unit : KRW in billion)											
	<b>Write-offs</b>											
<b>Total Write-offs</b>	<b>54.3</b>	<b>22.5</b>	<b>66.3</b>	<b>59.6</b>	<b>82.5</b>	<b>78.3</b>	<b>74.1</b>	<b>81.9</b>	<b>77.2</b>	<b>71.8</b>	<b>-8.3%</b>	<b>-7.0%</b>
Corporate	21.9	8.8	25.1	23.5	48.2	45.7	30.2	48.2	38.7	34.3	-25.0%	-11.3%
Household	32.3	13.7	41.2	36.0	34.2	32.6	43.9	33.7	38.5	37.5	15.1%	-2.6%
	(Unit : KRW in billion)											
	<b>Loan Sales</b>											
<b>Total Sales</b>	<b>0.0</b>	<b>41.3</b>	<b>56.8</b>	<b>77.6</b>	<b>168.5</b>	<b>184.6</b>	<b>196.2</b>	<b>331.6</b>	<b>320.4</b>	<b>253.3</b>	<b>37.2%</b>	<b>-20.9%</b>
Corporate	0.0	31.6	50.4	67.6	154.9	159.5	157.1	287.7	295.8	213.3	33.7%	-27.9%
Household	0.0	9.7	6.5	10.0	13.6	25.1	39.1	43.9	24.6	40.0	59.0%	62.7%

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q(e)	YoY	QoQ
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Hana Card												
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Organizational Chart												
Credit Rating												
	(Unit : KRW in billion)											
	<b>[Group] Capital Adequacy (Basel III Standard)</b>											
<b>Total BIS Capital</b>	<b>36,298</b>	<b>37,412</b>	<b>38,331</b>	<b>37,635</b>	<b>39,303</b>	<b>40,058</b>	<b>41,318</b>	<b>40,647</b>	<b>41,724</b>	<b>42,258</b>	<b>5.5%</b>	<b>1.3%</b>
Common Equity Tier 1 Capital	<b>30,637</b>	<b>31,083</b>	<b>32,106</b>	<b>31,593</b>	<b>32,910</b>	<b>33,678</b>	<b>34,492</b>	<b>34,344</b>	<b>35,193</b>	<b>35,823</b>	<b>6.4%</b>	<b>1.8%</b>
Paid in Capital	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	0.0%	0.0%
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	21,001	21,646	22,503	23,211	23,577	24,241	24,959	25,126	25,660	26,484	9.3%	3.2%
Others	905	658	608	290	1,036	972	888	1,005	1,152	1,288	32.5%	11.8%
(-)Deduction	-1,070	-1,022	-841	-1,710	-1,504	-1,335	-1,156	-1,588	-1,420	-1,750	N/A	N/A
Additional Tier 1 Capital	<b>3,238</b>	<b>3,649</b>	<b>3,506</b>	<b>3,495</b>	<b>3,701</b>	<b>3,699</b>	<b>4,106</b>	<b>3,798</b>	<b>3,946</b>	<b>3,945</b>	<b>6.6%</b>	<b>0.0%</b>
Tier 2 Capital	<b>2,422</b>	<b>2,679</b>	<b>2,719</b>	<b>2,547</b>	<b>2,693</b>	<b>2,681</b>	<b>2,720</b>	<b>2,505</b>	<b>2,586</b>	<b>2,491</b>	<b>-7.1%</b>	<b>-3.7%</b>
<b>RWA (Market risk based)</b>	<b>225,806</b>	<b>235,855</b>	<b>249,926</b>	<b>240,113</b>	<b>256,566</b>	<b>262,874</b>	<b>270,531</b>	<b>259,773</b>	<b>273,121</b>	<b>280,089</b>	<b>6.5%</b>	<b>2.6%</b>
<b>BIS CAR</b>	<b>16.07%</b>	<b>15.86%</b>	<b>15.34%</b>	<b>15.67%</b>	<b>15.32%</b>	<b>15.24%</b>	<b>15.27%</b>	<b>15.65%</b>	<b>15.28%</b>	<b>15.09%</b>	-0.15%p	-0.19%p
Tier 1 CAR	<b>15.00%</b>	<b>14.73%</b>	<b>14.25%</b>	<b>14.61%</b>	<b>14.27%</b>	<b>14.22%</b>	<b>14.27%</b>	<b>14.68%</b>	<b>14.33%</b>	<b>14.20%</b>	-0.02%p	-0.13%p
Common Equity Tier 1 CAR	<b>13.57%</b>	<b>13.18%</b>	<b>12.85%</b>	<b>13.16%</b>	<b>12.83%</b>	<b>12.81%</b>	<b>12.75%</b>	<b>13.22%</b>	<b>12.89%</b>	<b>12.79%</b>	-0.02%p	-0.10%p
Double Leverage	123.24%	123.72%	124.48%	125.04%	123.20%	125.00%	118.61%	123.89%	118.72%	122.87%	-2.13%p	4.16%p
Debt to Equity	38.04%	32.84%	34.46%	34.52%	38.21%	33.32%	30.75%	30.80%	32.94%	31.72%	-1.60%p	-1.22%p
Dividend per Share (won)	-	800	-	2,550 (3,350)	600	600	600	1,600 (3,400)	600	600	0.0%	0.0%
( ) including interim dividend												
	(Unit : KRW in billion)											
	<b>[Hana Bank] Capital Adequacy (Basel III Standard)</b>											
<b>Total BIS Capital</b>	<b>31,057</b>	<b>31,448</b>	<b>32,253</b>	<b>31,670</b>	<b>33,100</b>	<b>33,179</b>	<b>33,990</b>	<b>33,585</b>	<b>34,492</b>	<b>34,396</b>	<b>3.7%</b>	<b>-0.3%</b>
Common Equity Tier 1 Capital	<b>27,403</b>	<b>27,392</b>	<b>28,320</b>	<b>27,877</b>	<b>29,283</b>	<b>29,324</b>	<b>30,270</b>	<b>30,072</b>	<b>31,035</b>	<b>31,173</b>	<b>6.3%</b>	<b>0.4%</b>
Paid in Capital	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	5,360	0.0%	0.0%
Capital Surplus	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Retained Earnings	13,902	14,596	14,894	19,236	19,339	20,198	20,415	21,050	20,890	21,791	7.9%	4.3%
Others	8,449	8,372	8,356	4,557	5,063	4,990	4,880	5,019	5,142	5,292	6.0%	2.9%
(-)Deduction	-308	-867	-290	-1,276	-478	-1,224	-385	-1,357	-357	-1,270	N/A	N/A
Additional Tier 1 Capital	<b>370</b>	<b>371</b>	<b>372</b>	<b>370</b>	<b>371</b>	<b>370</b>	<b>371</b>	<b>371</b>	<b>372</b>	<b>372</b>	<b>0.5%</b>	<b>0.0%</b>
Tier 2 Capital	<b>3,284</b>	<b>3,685</b>	<b>3,560</b>	<b>3,422</b>	<b>3,446</b>	<b>3,485</b>	<b>3,349</b>	<b>3,143</b>	<b>3,085</b>	<b>2,851</b>	<b>-18.2%</b>	<b>-7.6%</b>
<b>RWA (Market risk based)</b>	<b>180,129</b>	<b>187,625</b>	<b>195,047</b>	<b>190,402</b>	<b>182,428</b>	<b>186,550</b>	<b>194,559</b>	<b>187,264</b>	<b>198,438</b>	<b>203,475</b>	<b>9.1%</b>	<b>2.5%</b>
<b>BIS CAR</b>	<b>17.24%</b>	<b>16.76%</b>	<b>16.54%</b>	<b>16.63%</b>	<b>18.14%</b>	<b>17.79%</b>	<b>17.47%</b>	<b>17.93%</b>	<b>17.38%</b>	<b>16.90%</b>	-0.88%p	-0.48%p
Tier 1 CAR	15.42%	14.80%	14.71%	14.84%	16.26%	15.92%	15.75%	16.26%	15.83%	15.50%	-0.41%p	-0.32%p
Common Equity Tier 1 CAR	15.21%	14.60%	14.52%	14.64%	16.05%	15.72%	15.56%	16.06%	15.64%	15.32%	-0.40%p	-0.32%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
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Provision [Hana Bank]												
Capital Adequacy												
<b>Securities [Hana Bank]</b>												
<b>Non-Bank Subsidiaries</b>												
Hana Securities												
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Organizational Chart												
Credit Rating												
<b>Bank Account</b>	(Unit : KRW in billion)											
<b>Bank Total</b>	<b>68,878</b>	<b>70,911</b>	<b>74,172</b>	<b>79,577</b>	<b>82,894</b>	<b>84,172</b>	<b>86,332</b>	<b>85,385</b>	<b>89,394</b>	<b>86,611</b>	<b>2.9%</b>	<b>-3.1%</b>
Sovereign & Public Bonds	16,741	17,165	17,647	18,195	19,436	19,644	18,595	19,473	20,577	22,900	16.6%	11.3%
Municipal Bonds	746	742	740	733	677	716	716	721	721	622	-13.1%	-13.7%
Finance Debentures	14,022	13,894	15,381	18,653	18,074	19,065	19,566	20,105	18,854	15,407	-19.2%	-18.3%
(Monetary Stabilization Bonds)	6,022	4,324	3,710	3,758	3,835	4,232	4,980	6,251	5,269	4,037	-4.6%	-23.4%
Corporate Bonds	20,047	22,390	23,420	24,599	25,005	24,720	25,161	25,633	26,732	25,215	2.0%	-5.7%
Stock	1,403	1,482	1,472	1,507	1,600	1,703	1,636	1,591	1,628	1,674	-1.7%	2.8%
Foreign Securities	12,501	12,857	13,356	12,594	13,968	14,141	16,043	13,908	15,839	16,218	14.7%	2.4%
Others	3,417	2,381	2,156	3,296	4,134	4,182	4,615	3,954	5,043	4,575	9.4%	-9.3%
<b>Trust Account</b>	(Unit : KRW in billion)											
<b>Trust Total</b>	<b>14,939</b>	<b>16,073</b>	<b>16,875</b>	<b>17,911</b>	<b>17,840</b>	<b>18,459</b>	<b>19,071</b>	<b>22,400</b>	<b>20,460</b>	<b>19,244</b>	<b>4.2%</b>	<b>-5.9%</b>
Sovereign & Public Bonds	421	458	495	515	567	766	999	1,308	1,545	1,590	107.6%	3.0%
Municipal Bonds	0	0	0	0	0	10	10	10	13	18	N/A	N/A
Finance Debentures	99	150	158	273	303	324	375	432	580	673	107.4%	16.0%
Corporate Bonds	3,477	3,713	4,581	6,259	6,072	6,274	6,376	6,997	6,975	6,980	11.2%	0.1%
Stock	578	682	826	848	999	1,178	1,477	3,977	2,247	2,624	122.7%	16.8%
Foreign Securities	2,654	2,722	2,604	2,402	2,397	2,476	2,558	2,485	2,483	2,305	-6.9%	-7.2%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	3,424	3,527	3,513	3,264	3,288	3,258	3,278	3,344	3,773	4,029	23.7%	6.8%
Others	4,285	4,820	4,697	4,350	4,215	4,174	3,997	3,847	2,844	1,025	-75.4%	-64.0%
<b>Total [Bank + Trust]</b>	(Unit : KRW in billion)											
<b>Total</b>	<b>83,817</b>	<b>86,983</b>	<b>91,047</b>	<b>97,488</b>	<b>100,734</b>	<b>102,631</b>	<b>105,402</b>	<b>107,785</b>	<b>109,853</b>	<b>105,855</b>	<b>3.1%</b>	<b>-3.6%</b>
Sovereign & Public Bonds	17,162	17,623	18,142	18,710	20,004	20,410	19,594	20,781	22,122	24,490	20.0%	10.7%
Municipal Bonds	746	742	740	733	677	726	726	731	734	640	-11.8%	-12.8%
Finance Debentures	14,122	14,044	15,539	18,926	18,377	19,390	19,941	20,537	19,434	16,080	-17.1%	-17.3%
Corporate Bonds	23,525	26,103	28,001	30,858	31,077	30,994	31,536	32,629	33,707	32,195	3.9%	-4.5%
Stock	1,982	2,164	2,298	2,355	2,599	2,881	3,113	5,568	3,875	4,298	49.2%	10.9%
Foreign Securities	15,155	15,579	15,960	14,996	16,365	16,617	18,602	16,393	18,322	18,523	11.5%	1.1%
CD	0	0	0	0	0	0	0	0	0	0	N/A	N/A
Beneficiaries' Certificates	3,424	3,527	3,513	3,264	3,288	3,258	3,278	3,344	3,773	4,029	23.7%	6.8%
Others	7,703	7,201	6,853	7,646	8,349	8,355	8,611	7,801	7,887	5,599	-33.0%	-29.0%



	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
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<b>Consolidated Income Statement</b> (Unit : KRW in billion)														
<b>General Operating Income</b>	<b>294.3</b>	<b>125.2</b>	<b>318.0</b>	<b>41.4</b>	<b>778.9</b>	<b>272.4</b>	<b>159.4</b>	<b>156.3</b>	<b>-155.4</b>	<b>432.7</b>	<b>289.0</b>	<b>234.1</b>	<b>46.9%</b>	<b>-19.0%</b>
Fee Income	104.4	136.1	95.4	51.2	387.1	77.5	94.8	87.3	64.2	323.8	71.0	102.2	7.7%	43.8%
Other Income	189.8	-10.9	222.6	-9.8	391.8	194.9	64.5	69.0	-219.6	108.9	218.0	131.9	104.4%	-39.5%
<b>SG&amp;A</b>	<b>171.3</b>	<b>103.8</b>	<b>157.6</b>	<b>101.3</b>	<b>534.0</b>	<b>153.8</b>	<b>109.2</b>	<b>135.0</b>	<b>156.3</b>	<b>554.1</b>	<b>161.5</b>	<b>152.9</b>	<b>40.1%</b>	<b>-5.3%</b>
Operating Income	123.0	17.5	153.8	-197.7	96.6	96.7	-32.9	-56.9	-373.6	-366.8	109.0	51.7	N/A	-52.5%
<b>Net Income</b>	<b>119.3</b>	<b>19.8</b>	<b>146.4</b>	<b>-159.5</b>	<b>126.0</b>	<b>83.4</b>	<b>-48.7</b>	<b>-48.9</b>	<b>-278.2</b>	<b>-292.4</b>	<b>89.9</b>	<b>41.3</b>	<b>N/A</b>	<b>-54.1%</b>
<b>Business Volume</b> (Unit : KRW in billion)														
Total Assets (incl. trust asset)	66,119	68,675	69,536	62,275	62,275	69,477	71,359	69,350	64,580	64,580	67,306	67,306	-5.7%	0.0%
Total Liabilities	60,770	62,816	63,581	56,469	56,469	63,568	65,496	63,536	58,839	58,839	61,469	61,469	-6.1%	0.0%
Total Shareholder's Equity	5,349	5,859	5,955	5,806	5,806	5,909	5,863	5,813	5,741	5,741	5,837	5,837	-0.4%	0.0%
<b>Major Indices</b> (Unit : KRW in billion, %)														
BPS (won, Cumulative)	71,417	72,542	73,738	71,820	71,820	73,083	72,525	71,905	69,106	69,106	70,298	70,891	-2.3%	0.8%
EPS (won, Cumulative)	1,600	1,840	3,696	1,615	1,615	1,037	431	(177)	(3,636)	(3,636)	1,118	1,631	278.6%	45.9%
ROE (Cumulative)	9.14%	5.12%	6.83%	2.24%	2.24%	5.80%	1.20%	-0.33%	-5.05%	-5.05%	6.28%	4.56%	3.36%p	-1.73%p
ROA (Cumulative)	1.24%	0.69%	0.90%	0.30%	0.30%	0.73%	0.14%	-0.04%	-0.60%	-0.60%	0.75%	0.53%	0.39%p	-0.21%p
<b>Financial Ratios</b> (Unit : KRW in billion, %)														
<b>Net Operating Capital Ratio *</b>	<b>1180.3%</b>	<b>1309.6%</b>	<b>1127.0%</b>	<b>1051.2%</b>	<b>1051.2%</b>	<b>1052.1%</b>	<b>1108.9%</b>	<b>1169.0%</b>	<b>1269.2%</b>	<b>1269.2%</b>	<b>1315.2%</b>	<b>1281.1%</b>	<b>172.21%p</b>	<b>-34.12%p</b>
Net Operating Capital	4,373	4,607	4,440	4,249	4,249	4,196	4,235	4,279	4,275	4,275	4,318	4,272	0.9%	-1.1%
BS Net Assets	5,414	5,902	5,985	5,846	5,846	5,931	5,883	5,841	5,740	5,740	5,829	5,901	0.3%	1.2%
Total Risk	2,788	2,849	2,927	2,838	2,838	2,784	2,746	2,710	2,572	2,572	2,553	2,552	-7.1%	0.0%
Market Risk	1,622	1,549	1,675	1,710	1,710	1,647	1,534	1,502	1,461	1,461	1,494	1,516	-1.2%	1.5%
Settlement Risk	970	1,106	1,055	941	941	944	1,023	1,024	941	941	890	838	-18.1%	-5.8%
Other Risk	196	194	197	187	187	194	189	184	169	169	169	198	4.5%	16.9%
Minimum Capital Requirement	134	134	134	134	134	134	134	134	134	134	134	134	0.0%	0.0%
* Applied a revised NCR calculation methodology of Financial Services Commission (enforced as of January 1, 2016)														
Cost-to-Income Ratio(Consolidated)	58.2%	82.9%	49.5%	244.9%	68.6%	56.4%	68.5%	86.3%	-100.5%	128.1%	55.9%	65.3%	-3.19%p	9.43%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Operating Statistics</b>														(Unit : KRW in billion, %)	
<b>Equity Fund Sales Balance</b>	29,732	28,603	27,789	29,223	29,223	30,473	28,558	28,769	28,349	28,349	29,502	29,699	4.0%	0.7%	
Equity Type	2,539	2,549	2,589	2,561	2,561	2,602	2,598	2,584	2,558	2,558	2,558	2,488	-4.2%	-2.7%	
Fixed Income Type	5,161	5,005	4,821	4,833	4,833	4,787	4,734	4,876	5,090	5,090	5,267	5,449	15.1%	3.5%	
MMF	5,762	4,855	4,058	4,903	4,903	5,766	3,925	4,053	3,994	3,994	4,855	4,697	19.7%	-3.3%	
Other	16,269	16,194	16,321	16,926	16,926	17,318	17,301	17,255	16,706	16,706	16,822	17,065	-1.4%	1.4%	
Market Share (M/S)	3.63%	3.50%	3.38%	3.52%	3.52%	3.50%	3.24%	3.19%	3.06%	3.06%	3.02%	2.95%	-0.29%p	-0.08%p	
<b>Brokerage Volume</b>														(Unit : KRW in billion, %)	
<b>Brokerage Volume</b>	50,569	47,271	40,929	37,543	176,311	47,029	55,014	58,775	42,159	202,976	55,539	54,740	-0.5%	-1.4%	
Market volume	2,665,259	2,507,231	2,148,235	1,940,495	9,261,221	2,522,861	2,937,023	3,413,046	2,305,789	11,178,719	3,003,815	2,882,553	-1.9%	-4.0%	
Market Share (M/S)	1.90%	1.89%	1.91%	1.93%	1.90%	1.86%	1.87%	1.72%	1.83%	1.82%	1.85%	1.90%	0.03%p	0.05%p	
<b>Brokerage Fee Revenue</b>	35.7	32.4	28.4	25.3	121.8	33.1	38.4	38.7	28.7	138.9	37.0	35.7	-6.9%	-3.4%	
Market volume	1,183	1,089	914	780	3,966	963	1,092	1,258	831	4,144	1,094	1,033	-5.5%	-5.6%	
Market Share (M/S)	3.02%	2.98%	3.11%	3.24%	3.07%	3.44%	3.52%	3.08%	3.45%	3.35%	3.38%	3.46%	-0.05%p	0.08%p	
<b>Investment Banking</b>														(Unit : KRW in billion)	
<b>Investment Banking</b>															
IPO Market	77	87	161	210	210	31	70	164	214	214	62	143	103.4%	131.1%	
Debt Issuance Market	580	1,165	1,524	1,632	1,632	792	1,258	1,743	2,068	2,068	1,297	2,250	78.9%	73.4%	
Hybrid Securities Market	8,805	9,567	10,845	11,940	11,940	10,981	11,180	10,906	10,120	10,120	11,184	10,053	-10.1%	-10.1%	
<b>Client AUM</b>														(Unit : KRW in billion)	
<b>Client AUM</b>															
<b>Total Assets Under Management</b>	133,168	123,228	118,459	113,148	113,148	123,971	131,676	128,945	125,774	125,774	132,356	131,855	0.1%	-0.4%	
Beneficiary Certificates	29,732	28,603	27,789	29,223	29,223	30,473	28,558	28,769	28,349	28,349	29,502	29,699	4.0%	0.7%	
Other Financial Products	44,964	44,917	44,814	38,918	38,918	40,492	47,487	45,930	42,254	42,254	45,383	45,371	-4.5%	0.0%	
Deposit Assets	58,472	49,709	45,855	45,007	45,007	53,006	55,631	54,247	55,171	55,171	57,472	56,785	2.1%	-1.2%	

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Table of Contents</b>														(Unit : KRW in billion)	
<b>Consolidated Income Statement</b>															
<b>General Operating Income</b>	<b>181.4</b>	<b>188.7</b>	<b>170.0</b>	<b>171.5</b>	<b>711.7</b>	<b>189.1</b>	<b>216.8</b>	<b>232.7</b>	<b>177.1</b>	<b>815.8</b>	<b>235.2</b>	<b>231.7</b>	<b>6.9%</b>	<b>-1.5%</b>	
Net Interest Income	101.0	96.3	97.5	100.8	395.4	109.7	119.1	126.9	121.3	477.0	112.2	109.5	-8.1%	-2.5%	
Fee Income	46.4	73.2	43.5	62.4	225.5	42.3	45.9	60.5	66.2	214.9	87.0	77.4	68.8%	-11.0%	
Other	34.0	19.1	29.0	8.3	90.7	37.2	51.8	45.3	-10.4	123.9	36.0	44.8	-13.6%	24.4%	
<b>SG&amp;A Expense</b>	<b>69.5</b>	<b>51.4</b>	<b>55.2</b>	<b>69.4</b>	<b>245.5</b>	<b>60.1</b>	<b>57.5</b>	<b>60.7</b>	<b>62.4</b>	<b>240.7</b>	<b>70.0</b>	<b>60.4</b>	<b>5.0%</b>	<b>-13.8%</b>	
PPOP	111.9	137.3	114.9	102.1	466.2	129.0	159.3	172.0	114.8	575.1	165.2	171.3	7.5%	3.7%	
Provision Expense	40.0	52.2	52.2	74.6	218.9	104.7	88.5	103.1	54.8	351.1	90.6	86.5	-2.2%	-4.5%	
<b>Operating Income</b>	<b>71.9</b>	<b>85.1</b>	<b>62.7</b>	<b>27.6</b>	<b>247.3</b>	<b>24.3</b>	<b>70.8</b>	<b>68.9</b>	<b>59.9</b>	<b>224.0</b>	<b>74.6</b>	<b>84.8</b>	<b>19.7%</b>	<b>13.6%</b>	
Income Tax	17.3	21.2	15.8	0.2	54.6	3.2	16.1	14.0	14.5	47.8	18.3	22.6	40.5%	23.5%	
<b>Net Income</b>	<b>54.6</b>	<b>64.1</b>	<b>46.9</b>	<b>26.4</b>	<b>192.0</b>	<b>20.2</b>	<b>52.4</b>	<b>54.8</b>	<b>43.7</b>	<b>171.0</b>	<b>53.5</b>	<b>63.1</b>	<b>20.5%</b>	<b>17.9%</b>	
*Accounting Change due to the adoption of IFRS15; decrease in fee income, SG&A expense, and loan loss provision. No impact on net income of Group and credit card. This applies since 1Q19 (No impact YoY and QoQ basis)															
<b>Credit Card Fee Structure</b>														(Unit : KRW in billion)	
<b>A. Fee Revenue</b>	<b>327.4</b>	<b>350.7</b>	<b>356.4</b>	<b>394.0</b>	<b>1,428.5</b>	<b>429.7</b>	<b>471.2</b>	<b>484.6</b>	<b>479.8</b>	<b>1,865.3</b>	<b>497.5</b>	<b>507.9</b>	<b>7.8%</b>	<b>2.1%</b>	
a Credit Card Receivables in Won	120.7	137.2	130.4	165.5	553.7	139.8	160.5	161.8	180.0	642.2	174.2	183.6	14.4%	5.4%	
b Credit Card Receivables in FC	28.8	39.8	52.6	50.8	172.0	54.5	65.5	67.3	69.3	256.5	65.6	79.6	21.6%	21.4%	
c Cash Advance	14.8	14.3	14.4	16.1	59.5	16.7	17.6	18.4	16.0	68.8	13.8	13.4	-23.9%	-2.7%	
d Card Loan	70.5	68.7	73.5	82.5	295.2	88.4	95.2	99.3	94.1	377.1	87.0	85.5	-10.2%	-1.8%	
e Revolving	14.3	13.7	14.4	15.1	57.5	16.1	16.9	17.5	18.1	68.6	17.6	16.8	-0.2%	-4.5%	
f Auto Installment Loan	1.9	2.7	4.5	8.7	17.8	13.2	14.6	14.9	15.2	58.0	15.3	15.0	3.0%	-1.4%	
g Other Loan	1.5	1.8	1.9	2.0	7.2	2.6	3.3	4.4	5.5	15.8	5.7	5.7	72.5%	1.4%	
h Annual Fee	36.6	30.9	33.4	31.9	132.8	35.1	36.3	40.0	37.5	148.9	41.7	40.3	11.2%	-3.4%	
i Others	38.3	41.5	31.3	21.5	273.1	63.2	61.2	60.9	44.0	229.4	76.5	67.8	10.6%	-11.5%	
<b>B. Fee Expenses</b>	<b>281.0</b>	<b>277.5</b>	<b>312.9</b>	<b>331.6</b>	<b>1,203.0</b>	<b>387.4</b>	<b>425.3</b>	<b>424.1</b>	<b>413.5</b>	<b>1,650.4</b>	<b>410.5</b>	<b>430.4</b>	<b>1.2%</b>	<b>4.9%</b>	
<b>C. Credit Card Income (A-B)</b>	<b>46.4</b>	<b>73.2</b>	<b>43.5</b>	<b>62.4</b>	<b>225.5</b>	<b>42.3</b>	<b>45.9</b>	<b>60.5</b>	<b>66.2</b>	<b>214.9</b>	<b>87.0</b>	<b>77.4</b>	<b>68.8%</b>	<b>-11.0%</b>	
Credit Card Interest Income*	135.4	134.7	145.1	169.0	584.2	191.0	204.0	215.2	214.1	824.3	205.5	203.0	-0.5%	-1.2%	
Credit Card Fee Income*	108.6	129.7	126.1	160.4	524.8	121.1	149.6	146.7	164.9	582.3	151.5	173.7	16.1%	14.7%	
*Calculated for accounting purposes															

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Sales (Cumulative )</b>														(Unit : KRW in billion)	
Lump-sum	14,941	32,515	49,376	66,819	66,819	16,882	35,391	53,186	71,795	71,795	18,361	37,612	6.3%	104.8%	
Installment	1,549	3,161	4,966	7,292	7,292	2,257	4,348	6,408	8,703	8,703	2,125	4,182	-3.8%	96.8%	
Cash Advance	755	1,504	2,269	3,098	3,098	859	1,754	2,641	3,436	3,436	690	1,365	-22.2%	98.0%	
Card Loans	494	1,241	2,184	3,046	3,046	1,005	1,903	2,590	3,018	3,018	502	1,176	-38.2%	134.4%	
Other	177	405	785	1,260	1,260	212	346	443	596	596	119	231	-33.2%	94.2%	
<b>Total</b>	<b>17,916</b>	<b>38,826</b>	<b>59,579</b>	<b>81,515</b>	<b>81,515</b>	<b>21,215</b>	<b>43,743</b>	<b>65,268</b>	<b>87,549</b>	<b>87,549</b>	<b>21,797</b>	<b>44,566</b>	<b>1.9%</b>	<b>104.5%</b>	
<b>Balance Sheet Outstanding</b>														(Unit : KRW in billion)	
Credit Sales	3,485	3,686	3,878	4,533	4,533	4,739	4,609	4,615	4,928	4,928	5,024	5,132	11.3%	2.1%	
Cash Advance	360	358	377	413	413	418	446	428	366	366	326	327	-26.7%	0.3%	
Card Loans	2,165	2,206	2,421	2,611	2,611	2,825	2,951	2,902	2,682	2,682	2,550	2,566	-13.0%	0.6%	
Revolving	414	423	436	451	451	451	466	478	465	465	442	424	-9.1%	-4.2%	
Auto Installment Loan	504	668	948	1,342	1,342	1,439	1,448	1,414	1,431	1,431	1,403	1,364	-5.8%	-2.8%	
Other Loan	40	52	82	73	73	67	62	58	56	56	53	51	-18.5%	-4.1%	
Corporate Credit Sales	1,166	1,303	1,269	1,160	1,160	1,251	1,533	1,592	1,292	1,292	1,602	1,581	3.2%	-1.3%	
Others	361	339	537	304	304	285	414	529	617	617	645	677	63.7%	5.1%	
<b>Total Receivables</b>	<b>8,496</b>	<b>9,035</b>	<b>9,947</b>	<b>10,886</b>	<b>10,886</b>	<b>11,476</b>	<b>11,928</b>	<b>12,017</b>	<b>11,837</b>	<b>11,837</b>	<b>12,046</b>	<b>12,121</b>	<b>1.6%</b>	<b>0.6%</b>	
<b>No. of Cardholders</b>														(Unit : thousands, %)	
<b>No. of cardholders</b>	<b>11,833</b>	<b>11,891</b>	<b>11,912</b>	<b>12,075</b>	<b>12,075</b>	<b>12,302</b>	<b>12,565</b>	<b>12,759</b>	<b>12,937</b>	<b>12,937</b>	<b>13,093</b>	<b>13,192</b>	<b>5.0%</b>	<b>0.8%</b>	
Active Cardholders	6,388	6,473	6,431	6,503	6,503	6,418	6,522	6,652	6,801	6,801	6,909	7,002	7.4%	1.3%	
% of Active Cardholders	54.0%	54.4%	54.0%	53.9%	53.9%	52.2%	51.9%	52.1%	52.6%	52.6%	52.8%	53.1%	1.17%p	0.59%p	
* Includes Check Card															
<b>Major Indices</b>														(Unit : KRW in billion, %)	
BPS (won, Cumulative)	7,849	8,092	8,255	8,334	8,334	8,195	8,405	8,566	8,684	8,684	8,869	9,141	8.8%	3.1%	
EPS (won, Cumulative)	205	446	623	722	722	76	273	479	643	643	201	438	60.7%	117.9%	
ROE (Cumulative)	10.75%	11.45%	10.46%	8.98%	8.98%	3.73%	6.62%	7.64%	7.62%	7.62%	9.22%	9.91%	3.29%p	0.69%p	
ROA (Cumulative)	2.30%	2.43%	2.17%	1.81%	1.81%	0.66%	1.15%	1.31%	1.31%	1.31%	1.57%	1.70%	0.55%p	0.13%p	

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022 4Q	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023 4Q	FY2023 4Q	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Asset Quality</b>															
(Unit : KRW in billion, %)															
<b>Total Credit</b>	<b>8,674</b>	<b>9,186</b>	<b>10,102</b>	<b>11,081</b>	<b>11,081</b>	<b>11,636</b>	<b>12,130</b>	<b>12,468</b>	<b>12,153</b>	<b>12,153</b>	<b>12,364</b>	<b>12,451</b>	<b>2.6%</b>	<b>0.7%</b>	
Normal	8,385	8,897	9,798	10,728	10,728	11,250	11,686	11,933	11,569	11,569	11,730	11,857	1.5%	1.1%	
Precautionary	227	235	252	280	280	293	299	380	439	439	452	408	36.3%	-9.8%	
Substandard	1	0	0	0	0	0	1	1	1	1	1	1	73.2%	22.9%	
Doubtful	41	36	36	45	45	53	84	77	66	66	73	79	-5.0%	8.8%	
Estimated Loss	20	18	17	29	29	39	60	78	78	78	108	106	75.9%	-1.2%	
NPL	62	55	53	74	74	93	145	155	145	145	181	187	29.1%	2.9%	
NPL ratio	0.71%	0.59%	0.52%	0.67%	0.67%	0.80%	1.19%	1.25%	1.20%	1.20%	1.47%	1.50%	0.31%p	0.03%p	
Precautionary & below	288	289	304	353	353	386	444	535	584	584	634	595	34.0%	-6.2%	
Precautionary & below ratio	3.32%	3.15%	3.01%	3.19%	3.19%	3.32%	3.66%	4.29%	4.81%	4.81%	5.13%	4.78%	1.12%p	-0.35%p	
<b>Loan Loss Allowance</b>	<b>316</b>	<b>318</b>	<b>341</b>	<b>413</b>	<b>413</b>	<b>448</b>	<b>505</b>	<b>523</b>	<b>564</b>	<b>564</b>	<b>603</b>	<b>585</b>	<b>15.8%</b>	<b>-3.0%</b>	
Loan Loss Reserves	229	232	247	289	289	319	354	392	394	394	428	400	12.9%	-6.5%	
Credit Loss Reserves	87	86	95	124	124	129	151	131	170	170	175	185	22.5%	5.5%	
Normal	117	126	133	143	143	153	157	158	148	148	143	135	-13.8%	-5.2%	
Precautionary	64	64	74	90	90	96	87	117	138	138	151	128	46.8%	-14.9%	
Substandard	0	0	0	0	0	0	0	0	0	0	0	0	287.6%	19.3%	
Doubtful	31	27	27	34	34	39	62	57	47	47	52	58	-7.3%	10.2%	
Estimated Loss	16	15	13	22	22	30	48	60	60	60	82	78	64.1%	-4.3%	
(Unit : %)															
<b>Coverage Ratio</b>															
NPL coverage	370.00%	426.06%	465.31%	391.72%	391.72%	344.82%	244.98%	252.50%	271.13%	271.13%	235.77%	214.15%	-30.83%p	-21.62%p	
Precautionary & below	79.30%	80.31%	80.96%	81.77%	81.77%	82.69%	79.79%	73.31%	67.43%	67.43%	67.48%	67.23%	-12.56%p	100.00%p	
<b>Delinquency</b>															
(Unit : KRW in billion, %)															
<b>Delinquency Rate</b>	<b>0.97%</b>	<b>0.79%</b>	<b>0.77%</b>	<b>0.98%</b>	<b>0.98%</b>	<b>1.14%</b>	<b>1.48%</b>	<b>1.66%</b>	<b>1.67%</b>	<b>1.67%</b>	<b>1.94%</b>	<b>1.83%</b>	<b>0.36%p</b>	<b>-0.10%p</b>	
Overdue Loan	84	72	78	108	108	132	178	206	202	202	239	228	27.5%	-4.7%	
Total Loan	8,650	9,161	10,075	11,048	11,048	11,599	12,092	12,429	12,114	12,114	12,326	12,415	2.7%	0.7%	

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ	
<b>Table of Contents</b>														(Unit : KRW in billion)	
<b>Hana Financial Group</b>	<b>Consolidated Income Statement</b>														
<b>Group &amp; Bank</b>	<b>General Operating Income</b>														
Financial Highlights	104.1	102.5	97.7	99.5	403.9	92.5	96.5	88.9	86.6	364.5	81.5	83.9	-13.0%	3.0%	
Income Statements	24.1	25.7	35.9	38.2	123.8	42.8	45.4	55.8	51.1	195.2	58.3	60.8	33.9%	4.3%	
Balance Sheets	32.4	7.8	28.0	-1.9	66.2	17.3	9.9	10.4	-15.8	21.8	16.4	16.1	62.9%	-1.7%	
NIM & NIS [Group]	<b>SG&amp;A Expense</b>														
NIM & NIS [Hana Bank]	27.5	17.6	20.5	27.1	92.8	22.1	21.6	22.0	27.7	93.3	26.0	23.9	10.6%	-7.9%	
Non-Interest Income	133.0	118.3	141.2	108.7	501.2	130.6	130.2	133.2	94.2	488.2	130.2	137.0	5.2%	5.2%	
SG&A Expense	9.9	20.3	22.4	48.6	101.2	52.9	53.8	46.2	56.6	209.4	54.4	65.2	21.2%	19.9%	
Loans & Deposits [Hana Bank]	<b>Operating Income</b>														
Asset Quality [Group]	123.1	98.0	118.8	60.1	399.9	77.7	76.4	87.0	37.7	278.8	75.8	71.8	-6.1%	-5.4%	
Asset Quality [Hana Bank]	32.2	25.4	28.7	13.5	99.8	14.9	22.9	15.9	3.6	57.4	22.7	18.5	-19.1%	-18.4%	
Credits [Hana Bank]	<b>Net Income</b>														
Delinquency [Hana Bank]	91.3	71.9	89.9	45.3	298.3	65.6	55.5	69.9	18.3	209.4	60.2	50.9	-8.3%	-15.4%	
Provision [Hana Bank]	<b>Major Indices</b>														
Capital Adequacy	57,490	57,490	57,490	66,125	66,125	67,909	67,667	71,617	68,567	68,567	69,718	69,789	3.1%	0.1%	
Securities [Hana Bank]	3,207	5,792	9,038	10,651	10,651	2,255	4,205	6,685	7,166	7,166	1,653	3,116	-25.9%	88.4%	
	20.17%	17.58%	17.73%	15.40%	15.40%	12.82%	11.64%	12.02%	9.59%	9.59%	9.94%	9.09%	-21.90%p	-8.60%p	
	2.65%	2.32%	2.32%	1.99%	1.99%	1.49%	1.39%	1.45%	1.18%	1.18%	1.25%	1.18%	-14.91%p	-5.71%p	
<b>Non-Bank Subsidiaries</b>															
Hana Securities															
Hana Card															
<b>Hana Capital</b>															
Other Subsidiaries															
Organizational Chart															
Credit Rating															

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Asset Quality</b>														(Unit : KRW in billion, %)
<b>Total Credit</b>	<b>12,426</b>	<b>12,755</b>	<b>13,570</b>	<b>13,962</b>	<b>13,962</b>	<b>14,617</b>	<b>15,096</b>	<b>15,449</b>	<b>15,880</b>	<b>15,880</b>	<b>16,239</b>	<b>16,425</b>	<b>8.8%</b>	<b>1.1%</b>
Normal	12,335	12,662	13,455	13,410	13,410	13,958	14,456	14,225	14,549	14,549	14,849	15,077	4.3%	1.5%
Precautionary	38	39	46	454	454	529	482	1,070	1,169	1,169	1,189	1,133	135.1%	-4.8%
Substandard	24	20	33	49	49	64	70	68	76	76	98	118	69.2%	20.8%
Doubtful	28	34	36	48	48	61	78	77	74	74	92	88	12.5%	-4.8%
Estimated Loss	0	1	0	1	1	4	10	9	11	11	11	10	-3.6%	-12.9%
NPL	52	54	69	98	98	129	158	154	162	162	201	216	36.6%	7.2%
NPL ratio	0.42%	0.43%	0.51%	0.70%	0.70%	0.88%	1.04%	1.00%	1.02%	1.02%	1.24%	1.31%	0.27%p	0.07%p
Precautionary & below	90	93	115	551	551	658	640	1,224	1,331	1,331	1,390	1,348	110.8%	-3.0%
Precautionary & below ratio	0.73%	0.73%	0.85%	3.95%	3.95%	4.50%	4.24%	7.92%	8.38%	8.38%	8.56%	8.21%	3.97%p	-0.35%p
<b>Loan Loss Allowance</b>	<b>113</b>	<b>115</b>	<b>123</b>	<b>150</b>	<b>150</b>	<b>194</b>	<b>213</b>	<b>223</b>	<b>231</b>	<b>231</b>	<b>257</b>	<b>257</b>	<b>20.2%</b>	<b>-0.3%</b>
Loan Loss Reserves	72	80	88	110	110	136	165	171	184	184	203	208	26.4%	2.4%
Credit Loss Reserves	41	35	36	39	39	58	49	53	47	47	54	48	-0.8%	-10.6%
<b>Coverage Ratio</b>														
NPL coverage	137.15%	146.96%	126.79%	113.12%	113.12%	105.88%	104.39%	110.46%	114.06%	114.06%	101.09%	96.58%	-7.81%p	-4.51%p
Precautionary & below	79.64%	85.86%	75.83%	20.04%	20.04%	20.71%	25.75%	13.94%	13.85%	13.85%	14.62%	15.44%	-10.31%p	0.82%p
<b>Delinquency</b>														(Unit : KRW in billion, %)
<b>Delinquency Rate</b>	<b>0.44%</b>	<b>0.49%</b>	<b>0.57%</b>	<b>0.61%</b>	<b>0.61%</b>	<b>1.25%</b>	<b>1.10%</b>	<b>1.28%</b>	<b>1.04%</b>	<b>1.04%</b>	<b>1.96%</b>	<b>1.38%</b>	<b>0.28%p</b>	<b>-0.59%p</b>
Overdue Loan	54	62	78	84	84	181	165	196	165	165	317	225	36.6%	-29.1%
Total Loan	12,426	12,755	13,570	13,962	13,962	14,617	15,096	15,449	15,880	15,880	16,239	16,425	8.8%	1.1%
<b>Regulatory Guideline</b>														(Unit : %)
Adjusted CAR (minimum 7%)	13.63%	13.68%	13.04%	13.00%	13.00%	12.65%	12.60%	12.66%	13.65%	13.65%	13.51%	13.71%	1.12%p	0.20%p
Leverage Multiple (maximum 9x) *	7.77	7.83	7.97	8.16	8.16	8.25	8.30	8.34	7.51	7.51	7.70	7.63	-8.1%	-0.9%

\* Total Asset divided by total equity

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Table of Contents</b>														
<b>Hana Alternative Asset Mgmt.</b>														
<b>Consolidated Income Statement</b>														
(Unit : KRW in billion)														
<b>General Operating Income</b>	<b>20.2</b>	<b>14.7</b>	<b>12.7</b>	<b>17.7</b>	<b>65.2</b>	<b>11.0</b>	<b>17.0</b>	<b>15.9</b>	<b>13.1</b>	<b>57.0</b>	<b>13.3</b>	<b>18.1</b>	<b>6.4%</b>	<b>35.9%</b>
Net Interest Income	0.4	0.4	0.5	0.6	2.0	0.8	1.5	1.1	1.4	4.7	1.6	1.7	17.2%	7.8%
Fee Income	16.8	12.1	10.8	14.7	54.4	7.7	12.9	13.4	8.6	42.7	9.9	15.3	18.0%	53.5%
Other	3.0	2.1	1.4	2.4	8.9	2.4	2.6	1.4	3.1	9.6	1.8	1.2	-56.4%	-36.0%
<b>SG&amp;A Expense</b>	<b>6.6</b>	<b>6.1</b>	<b>7.8</b>	<b>7.6</b>	<b>28.1</b>	<b>5.0</b>	<b>8.5</b>	<b>4.0</b>	<b>9.8</b>	<b>27.3</b>	<b>5.2</b>	<b>5.8</b>	<b>-31.9%</b>	<b>11.7%</b>
PPOP	13.6	8.5	4.9	10.1	37.1	6.0	8.6	11.9	3.3	29.7	8.2	12.4	44.1%	51.2%
Provision Expense	-0.1	-0.6	0.2	0.0	-0.6	0.0	0.2	-0.1	0.6	0.8	1.5	0.3	34.8%	-83.0%
<b>Operating Income</b>	<b>13.7</b>	<b>9.2</b>	<b>4.7</b>	<b>10.1</b>	<b>37.7</b>	<b>6.0</b>	<b>8.4</b>	<b>11.9</b>	<b>2.6</b>	<b>28.9</b>	<b>6.7</b>	<b>12.1</b>	<b>44.3%</b>	<b>81.9%</b>
Income Tax	3.6	2.3	1.2	2.9	10.0	1.6	0.6	4.6	-1.4	5.4	1.8	3.4	427.1%	83.5%
<b>Net Income</b>	<b>10.0</b>	<b>6.9</b>	<b>3.8</b>	<b>7.4</b>	<b>28.2</b>	<b>4.5</b>	<b>8.8</b>	<b>7.7</b>	<b>4.4</b>	<b>25.4</b>	<b>5.1</b>	<b>9.4</b>	<b>7.3%</b>	<b>84.2%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	43,729	45,244	44,979	46,603	46,603	46,493	46,886	46,004	46,968	46,968	48,082	50,133	6.9%	4.3%
ROE (Cumulative)	20.43%	16.96%	13.67%	13.75%	13.75%	6.92%	9.53%	9.73%	8.64%	8.64%	6.46%	9.07%	-0.46%p	2.61%p
ROA (Cumulative)	18.22%	15.33%	12.37%	12.37%	12.37%	6.27%	8.60%	8.78%	7.77%	7.77%	5.54%	7.82%	-0.79%p	2.28%p
<b>Hana Asset Trust</b>														
<b>Separated Income Statement</b>														
(Unit : KRW in billion)														
<b>General Operating Income</b>	<b>40.1</b>	<b>48.3</b>	<b>38.2</b>	<b>35.3</b>	<b>161.8</b>	<b>40.2</b>	<b>45.9</b>	<b>37.5</b>	<b>36.6</b>	<b>160.3</b>	<b>39.4</b>	<b>38.1</b>	<b>-17.0%</b>	<b>-3.2%</b>
Net Interest Income	2.2	2.4	3.2	4.0	11.9	4.8	4.9	5.5	6.2	21.3	6.4	6.7	37.8%	5.6%
Fee Income	36.2	38.5	34.4	30.6	139.7	35.0	36.1	30.5	27.5	129.1	32.0	30.6	-15.4%	-4.5%
Other	1.7	7.3	0.6	0.7	10.3	0.5	4.9	1.5	2.9	9.9	1.0	0.8	-83.1%	-16.4%
<b>SG&amp;A Expense</b>	<b>9.1</b>	<b>11.8</b>	<b>10.6</b>	<b>10.7</b>	<b>42.2</b>	<b>9.0</b>	<b>10.8</b>	<b>10.6</b>	<b>13.6</b>	<b>44.0</b>	<b>10.1</b>	<b>10.5</b>	<b>-2.7%</b>	<b>3.9%</b>
PPOP	31.0	36.5	27.6	24.6	119.6	31.2	35.2	26.9	23.0	116.3	29.3	27.7	-21.4%	-5.6%
Provision Expense	-0.3	0.6	0.5	5.9	6.6	3.0	1.2	3.0	2.8	9.9	4.2	2.4	109.3%	-41.9%
<b>Operating Income</b>	<b>31.3</b>	<b>35.9</b>	<b>27.2</b>	<b>18.6</b>	<b>113.0</b>	<b>28.2</b>	<b>34.0</b>	<b>24.0</b>	<b>20.2</b>	<b>106.4</b>	<b>25.1</b>	<b>25.2</b>	<b>-25.8%</b>	<b>0.4%</b>
Income Tax	8.4	9.0	6.7	5.4	29.4	6.1	9.0	5.5	4.8	25.4	6.8	6.7	-25.6%	-1.3%
<b>Net Income</b>	<b>23.3</b>	<b>26.9</b>	<b>20.6</b>	<b>13.1</b>	<b>83.9</b>	<b>22.1</b>	<b>25.0</b>	<b>18.5</b>	<b>15.3</b>	<b>80.9</b>	<b>18.1</b>	<b>18.3</b>	<b>-26.9%</b>	<b>1.3%</b>
<b>Major Indices</b>														
BPS (won, Cumulative)	42,578	45,265	46,327	47,641	47,641	48,332	50,834	52,683	54,212	54,212	54,018	55,848	9.9%	3.4%
ROE (Cumulative)	22.26%	23.32%	21.45%	18.72%	18.72%	18.68%	19.42%	17.59%	15.95%	15.95%	13.42%	13.37%	-6.05%p	-0.06%p
ROA (Cumulative)	18.32%	19.39%	18.01%	15.80%	15.80%	16.01%	16.75%	15.27%	13.91%	13.91%	11.59%	11.61%	-5.14%p	0.02%p



	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Hana F&amp;I</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>15.2</b>	<b>18.3</b>	<b>18.3</b>	<b>10.4</b>	<b>62.2</b>	<b>13.6</b>	<b>21.5</b>	<b>21.9</b>	<b>31.6</b>	<b>88.6</b>	<b>16.5</b>	<b>15.1</b>	<b>-29.7%</b>	<b>-8.4%</b>
Net Interest Income	14.9	20.0	5.2	21.0	61.2	7.4	12.0	16.9	-38.8	-2.4	2.5	3.5	-71.1%	39.4%
Fee Income	-2.5	-3.4	-2.3	-1.9	-10.2	-1.0	-1.8	-2.6	-3.2	-8.7	-3.7	-2.6	N/A	N/A
Other	2.9	1.7	15.3	-8.7	11.3	7.2	11.3	7.6	73.6	99.7	17.8	14.3	26.0%	-19.7%
<b>SG&amp;A Expense</b>	<b>2.0</b>	<b>2.6</b>	<b>2.4</b>	<b>3.2</b>	<b>10.2</b>	<b>1.9</b>	<b>2.5</b>	<b>2.8</b>	<b>3.3</b>	<b>10.6</b>	<b>2.8</b>	<b>3.2</b>	<b>27.2%</b>	<b>12.8%</b>
PPOP	13.2	15.7	15.9	7.3	52.0	11.7	19.0	19.1	28.3	78.1	13.7	11.9	-37.2%	-12.8%
Provision Expense	2.7	3.5	3.7	2.4	12.4	1.7	1.8	6.4	-9.7	0.1	0.0	0.0	-100.1%	-121.5%
<b>Operating Income</b>	<b>10.5</b>	<b>12.1</b>	<b>12.1</b>	<b>4.8</b>	<b>39.6</b>	<b>10.0</b>	<b>17.2</b>	<b>12.7</b>	<b>38.0</b>	<b>77.9</b>	<b>13.7</b>	<b>11.9</b>	<b>-30.6%</b>	<b>-12.8%</b>
Income Tax	2.3	3.0	3.1	0.7	9.1	2.1	5.3	3.4	10.7	21.5	4.7	4.7	-11.4%	1.0%
<b>Net Income</b>	<b>8.2</b>	<b>9.1</b>	<b>9.0</b>	<b>4.0</b>	<b>30.4</b>	<b>7.9</b>	<b>11.8</b>	<b>9.3</b>	<b>21.2</b>	<b>50.3</b>	<b>9.1</b>	<b>8.5</b>	<b>-27.6%</b>	<b>-5.9%</b>

#### Major Indices

BPS (won, Cumulative)	5,296	5,467	5,630	5,703	5,703	5,844	6,058	6,227	6,644	6,644	6,761	6,872	13.4%	1.6%
ROE (Cumulative)	11.58%	11.93%	11.86%	10.11%	10.11%	10.08%	12.29%	11.83%	13.77%	13.77%	7.06%	6.79%	-5.50%p	-0.27%p
ROA (Cumulative)	2.17%	2.34%	2.40%	2.12%	2.12%	1.97%	2.11%	1.94%	2.40%	2.40%	1.46%	1.34%	-0.77%p	-0.12%p

#### Hana Investors Services

##### Separated Income Statement

(Unit : KRW in billion)

<b>General Operating Income</b>	<b>9.4</b>	<b>9.6</b>	<b>9.6</b>	<b>9.4</b>	<b>38.0</b>	<b>9.7</b>	<b>9.8</b>	<b>10.1</b>	<b>9.7</b>	<b>39.3</b>	<b>10.3</b>	<b>10.4</b>	<b>6.1%</b>	<b>1.6%</b>
Net Interest Income	0.2	0.2	0.2	0.2	0.8	0.5	0.5	0.5	0.2	1.8	0.4	0.4	-24.7%	-2.4%
Fee Income	9.2	9.4	9.3	9.2	37.2	9.1	9.4	9.6	9.4	37.5	9.9	10.1	7.7%	2.0%
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-51.3%	-313.2%
<b>SG&amp;A Expense</b>	<b>6.5</b>	<b>5.9</b>	<b>6.5</b>	<b>6.6</b>	<b>25.5</b>	<b>6.8</b>	<b>6.8</b>	<b>7.1</b>	<b>6.7</b>	<b>27.4</b>	<b>7.5</b>	<b>7.5</b>	<b>9.9%</b>	<b>-0.2%</b>
PPOP	2.9	3.6	3.1	2.9	12.5	2.8	3.0	3.0	2.9	11.8	2.8	3.0	-2.4%	6.4%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.1%	17.5%
<b>Operating Income</b>	<b>2.9</b>	<b>3.6</b>	<b>3.1</b>	<b>2.8</b>	<b>12.4</b>	<b>2.8</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>11.8</b>	<b>2.8</b>	<b>2.9</b>	<b>-2.5%</b>	<b>6.3%</b>
Income Tax	0.7	0.9	0.9	0.6	3.2	0.4	0.8	0.6	1.1	2.8	0.7	0.7	-4.9%	-0.3%
<b>Net Income</b>	<b>2.2</b>	<b>2.7</b>	<b>2.2</b>	<b>2.1</b>	<b>9.2</b>	<b>2.5</b>	<b>2.2</b>	<b>2.4</b>	<b>1.9</b>	<b>8.9</b>	<b>2.0</b>	<b>2.2</b>	<b>-1.2%</b>	<b>8.1%</b>

#### Major Indices

BPS (won, Cumulative)	88,094	93,409	95,699	99,427	99,427	100,344	104,728	107,392	111,834	111,834	111,925	116,262	11.0%	3.9%
ROE (Cumulative)	19.68%	21.53%	20.27%	19.42%	19.42%	19.65%	18.32%	17.98%	16.70%	16.70%	14.40%	14.79%	-3.53%p	0.39%p
ROA (Cumulative)	15.29%	17.01%	16.17%	15.38%	15.38%	15.24%	14.45%	14.29%	13.24%	13.24%	11.33%	11.79%	-2.66%p	0.46%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Hana Life Insurance</b>														
<b>Consolidated Income Statement</b>														
<b>General Operating Income</b>	<b>11.0</b>	<b>15.6</b>	<b>5.0</b>	<b>7.3</b>	<b>38.8</b>	<b>10.3</b>	<b>22.3</b>	<b>4.9</b>	<b>-10.1</b>	<b>27.4</b>	<b>11.3</b>	<b>17.2</b>	<b>-22.6%</b>	<b>52.1%</b>
Net Interest Income	55.6	118.3	48.7	-35.7	187.0	-95.9	-46.4	19.1	-71.5	-194.7	-47.4	-46.6	N/A	N/A
Fee Income	1.7	1.5	1.1	0.7	5.0	1.1	0.7	1.7	0.8	4.3	0.6	0.6	-16.3%	1.5%
Other	-46.4	-104.2	-44.8	42.2	-153.2	105.1	68.0	-15.9	60.7	217.8	58.1	63.3	-6.9%	8.8%
<b>SG&amp;A Expense</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>4.0</b>	<b>1.7</b>	<b>1.8</b>	<b>1.9</b>	<b>1.9</b>	<b>7.3</b>	<b>2.2</b>	<b>2.1</b>	<b>17.6%</b>	<b>-1.4%</b>
PPOP	10.0	14.6	4.0	6.3	34.9	8.6	20.5	3.1	-12.0	20.1	9.2	15.1	-26.2%	64.8%
Provision Expense	0.1	0.2	-0.1	6.6	6.8	1.9	3.2	0.5	8.5	14.1	2.8	9.1	187.3%	228.8%
<b>Operating Income</b>	<b>9.9</b>	<b>14.4</b>	<b>4.0</b>	<b>-0.3</b>	<b>28.1</b>	<b>6.7</b>	<b>17.3</b>	<b>2.6</b>	<b>-20.5</b>	<b>6.0</b>	<b>6.4</b>	<b>6.0</b>	<b>-65.3%</b>	<b>-6.2%</b>
Income Tax	4.1	2.6	1.1	2.3	10.1	8.8	2.0	-1.1	-9.9	-0.2	1.9	1.3	-36.6%	-31.0%
<b>Net Income</b>	<b>5.8</b>	<b>11.6</b>	<b>2.7</b>	<b>-3.0</b>	<b>17.1</b>	<b>-2.0</b>	<b>15.1</b>	<b>3.9</b>	<b>-11.6</b>	<b>5.4</b>	<b>4.5</b>	<b>4.7</b>	<b>-68.6%</b>	<b>4.9%</b>

#### Major Indices

BPS (won, Cumulative)	10,669	10,698	10,029	8,505	8,505	7,119	8,040	8,307	7,081	7,081	6,353	5,532	-31.2%	-12.9%
ROE (Cumulative)	5.55%	8.15%	6.30%	4.15%	4.15%	-1.94%	5.92%	4.87%	1.15%	1.15%	3.96%	4.21%	-1.71%p	0.25%p
ROA (Cumulative)	0.42%	0.63%	0.48%	0.31%	0.31%	-0.13%	0.43%	0.37%	0.09%	0.09%	0.30%	0.31%	-0.12%p	0.01%p

#### Hana Insurance

##### Consolidated Income Statement

(Unit : KRW in billion)

<b>General Operating Income</b>	<b>5.6</b>	<b>-14.8</b>	<b>-8.5</b>	<b>-35.3</b>	<b>-52.9</b>	<b>-0.9</b>	<b>-4.7</b>	<b>-12.9</b>	<b>-31.4</b>	<b>-49.9</b>	<b>1.7</b>	<b>-6.5</b>	<b>39.6%</b>	<b>N/A</b>
Net Interest Income	-0.3	0.2	0.3	0.8	1.0	0.2	0.5	0.2	-0.2	0.7	0.3	1.1	133.7%	298.2%
Fee Income	0.4	0.0	0.3	0.9	1.6	0.5	0.3	0.8	0.2	1.9	0.8	1.0	211.0%	24.8%
Other	5.6	-15.1	-9.0	-37.0	-55.5	-1.7	-5.4	-14.0	-31.5	-52.6	0.6	-8.6	N/A	N/A
<b>SG&amp;A Expense</b>	<b>4.0</b>	<b>4.3</b>	<b>5.3</b>	<b>4.7</b>	<b>18.4</b>	<b>7.8</b>	<b>8.2</b>	<b>10.5</b>	<b>-1.8</b>	<b>24.6</b>	<b>6.3</b>	<b>6.3</b>	<b>-23.1%</b>	<b>0.8%</b>
PPOP	1.6	-19.1	-13.7	-40.0	-71.3	-8.7	-12.9	-23.4	-29.6	-74.6	-4.5	-12.8	N/A	N/A
Provision Expense	0.1	0.1	0.0	0.1	0.3	-0.1	0.5	0.0	0.2	0.6	0.3	1.1	120.0%	298.3%
<b>Operating Income</b>	<b>1.5</b>	<b>-19.2</b>	<b>-13.7</b>	<b>-40.2</b>	<b>-71.5</b>	<b>-8.6</b>	<b>-13.4</b>	<b>-23.4</b>	<b>-29.8</b>	<b>-75.2</b>	<b>-4.8</b>	<b>-13.9</b>	<b>N/A</b>	<b>N/A</b>
Income Tax	-6.7	-4.8	-2.1	1.1	-12.5	1.7	-2.0	-1.2	1.4	0.0	0.1	0.0	N/A	N/A
<b>Net Income</b>	<b>8.6</b>	<b>-14.5</b>	<b>-11.3</b>	<b>-47.6</b>	<b>-64.7</b>	<b>-9.7</b>	<b>-11.5</b>	<b>-22.4</b>	<b>-32.4</b>	<b>-76.0</b>	<b>-4.3</b>	<b>-13.2</b>	<b>N/A</b>	<b>N/A</b>

#### Major Indices

BPS (won, Cumulative)	8,932	9,003	4,868	4,310	4,310	4,139	4,091	3,898	3,284	3,284	3,144	2,899	-29.1%	-7.8%
ROE (Cumulative)	12.23%	-4.08%	-6.93%	-18.82%	-18.82%	-10.12%	-11.08%	-15.36%	-20.89%	-20.89%	-5.86%	-11.03%	0.05%p	-5.18%p
ROA (Cumulative)	2.66%	-0.90%	-1.69%	-4.70%	-4.70%	-2.70%	-2.90%	-3.98%	-5.11%	-5.11%	-1.09%	-2.18%	0.72%p	-1.09%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Hana Savings Bank</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>27.7</b>	<b>28.4</b>	<b>28.3</b>	<b>27.7</b>	<b>112.1</b>	<b>29.8</b>	<b>28.6</b>	<b>20.8</b>	<b>15.6</b>	<b>94.8</b>	<b>26.2</b>	<b>23.2</b>	<b>-18.7%</b>	<b>-11.4%</b>
Net Interest Income	26.0	27.1	29.4	30.6	113.1	27.7	29.0	25.8	24.0	106.4	26.4	27.1	-6.5%	2.6%
Fee Income	1.5	2.8	2.0	-0.5	5.8	2.0	0.6	-0.1	0.3	2.7	0.7	-0.4	N/A	N/A
Other	0.2	-1.5	-3.1	-2.5	-6.9	0.1	-0.9	-4.8	-8.7	-14.3	-0.8	-3.5	267.5%	309.4%
<b>SG&amp;A Expense</b>	<b>9.6</b>	<b>9.6</b>	<b>9.6</b>	<b>10.0</b>	<b>38.9</b>	<b>10.5</b>	<b>10.3</b>	<b>10.4</b>	<b>10.1</b>	<b>41.3</b>	<b>10.7</b>	<b>10.1</b>	<b>-2.4%</b>	<b>-5.7%</b>
PPOP	18.0	18.8	18.7	17.7	73.2	19.3	18.3	10.4	5.6	53.5	15.6	13.2	-27.9%	-15.3%
Provision Expense	7.3	9.3	9.7	15.3	41.5	17.2	15.9	10.2	25.9	69.2	16.3	20.2	27.1%	24.0%
<b>Operating Income</b>	<b>10.8</b>	<b>9.5</b>	<b>9.0</b>	<b>2.4</b>	<b>31.7</b>	<b>2.1</b>	<b>2.4</b>	<b>0.2</b>	<b>-20.3</b>	<b>-15.7</b>	<b>-0.7</b>	<b>-7.0</b>	<b>N/A</b>	<b>N/A</b>
Income Tax	3.5	2.2	2.5	0.0	8.3	0.6	1.2	-0.6	-1.2	0.0	-2.6	-1.6	N/A	N/A
<b>Net Income</b>	<b>7.2</b>	<b>7.2</b>	<b>6.4</b>	<b>2.3</b>	<b>23.3</b>	<b>1.6</b>	<b>1.0</b>	<b>0.7</b>	<b>-16.5</b>	<b>-13.2</b>	<b>1.8</b>	<b>-5.4</b>	<b>N/A</b>	<b>N/A</b>

<b>Major Indices</b>														
BPS (won, Cumulative)	15,622	15,935	16,215	16,323	16,323	16,177	16,221	16,251	15,516	15,516	15,594	15,358	-5.3%	-1.5%
ROE (Cumulative)	8.14%	8.04%	7.65%	6.32%	6.32%	1.74%	1.42%	1.19%	-3.55%	-3.55%	2.03%	-2.04%	-3.46%p	-4.07%p
ROA (Cumulative)	1.15%	1.10%	1.04%	0.85%	0.85%	0.23%	0.19%	0.15%	-0.47%	-0.47%	0.28%	-0.27%	-0.46%p	-0.55%p

<b>Hana TI</b>														
<b>Consolidated Income Statement</b>														
(Unit : KRW in billion)														
<b>General Operating Income</b>	<b>3.3</b>	<b>2.9</b>	<b>3.5</b>	<b>3.7</b>	<b>13.4</b>	<b>3.8</b>	<b>3.4</b>	<b>4.3</b>	<b>4.7</b>	<b>16.3</b>	<b>3.9</b>	<b>4.1</b>	<b>20.3%</b>	<b>4.8%</b>
Net Interest Income	-1.4	-1.2	-1.1	-0.3	-4.0	-0.7	-0.6	-0.6	-0.5	-2.3	-0.5	-0.4	N/A	N/A
Fee Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
Other	4.7	4.1	4.6	4.0	17.4	4.5	4.0	4.9	5.1	18.6	4.4	4.6	13.6%	3.4%
<b>SG&amp;A Expense</b>	<b>1.9</b>	<b>1.9</b>	<b>2.2</b>	<b>2.3</b>	<b>8.3</b>	<b>2.1</b>	<b>2.2</b>	<b>2.1</b>	<b>2.5</b>	<b>8.9</b>	<b>2.4</b>	<b>2.1</b>	<b>-2.1%</b>	<b>-12.2%</b>
PPOP	1.4	1.0	1.3	1.4	5.1	1.8	1.3	2.2	2.1	7.4	1.5	2.0	59.6%	32.4%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
<b>Operating Income</b>	<b>1.4</b>	<b>1.0</b>	<b>1.3</b>	<b>1.4</b>	<b>5.1</b>	<b>1.8</b>	<b>1.3</b>	<b>2.2</b>	<b>2.1</b>	<b>7.4</b>	<b>1.5</b>	<b>2.0</b>	<b>59.6%</b>	<b>32.4%</b>
Income Tax	30.6	0.2	0.5	-0.3	31.1	0.0	0.4	0.4	0.9	1.7	0.0	0.5	33.0%	3423.0%
<b>Net Income</b>	<b>81.8</b>	<b>0.7</b>	<b>0.9</b>	<b>1.4</b>	<b>84.9</b>	<b>1.8</b>	<b>0.7</b>	<b>1.9</b>	<b>0.4</b>	<b>4.8</b>	<b>1.6</b>	<b>1.4</b>	<b>102.9%</b>	<b>-13.3%</b>

<b>Major Indices</b>														
BPS (won, Cumulative)	9,051	9,082	9,125	9,502	9,502	9,589	9,606	9,680	9,427	9,427	9,496	9,548	-0.6%	0.5%
ROE (Cumulative)	227.00%	103.99%	66.72%	49.05%	49.05%	3.75%	2.55%	2.98%	2.41%	2.41%	3.26%	3.03%	0.48%p	-0.23%p
ROA (Cumulative)	61.92%	29.63%	19.42%	15.43%	15.43%	1.63%	1.05%	1.20%	0.95%	0.95%	1.22%	1.08%	0.03%p	-0.14%p

	FY2022 1Q	FY2022 2Q	FY2022 3Q	FY2022 4Q	FY2022	FY2023 1Q	FY2023 2Q	FY2023 3Q	FY2023 4Q	FY2023	FY2024 1Q	FY2024 2Q	YoY	QoQ
<b>Hana Ventures</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>	<b>2.6</b>	<b>1.3</b>	<b>3.5</b>	<b>3.1</b>	<b>10.5</b>	<b>3.4</b>	<b>3.9</b>	<b>2.7</b>	<b>3.7</b>	<b>13.8</b>	<b>4.4</b>	<b>3.7</b>	<b>-5.8%</b>	<b>-16.6%</b>
Net Interest Income	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.1	0.1	21.4%	15.6%
Fee Income	2.1	2.7	2.9	2.6	10.3	2.8	2.8	2.8	2.7	11.1	2.7	3.4	20.6%	24.1%
Other	0.5	-1.4	0.6	0.4	0.1	0.5	1.1	-0.2	0.9	2.3	1.7	0.2	-77.0%	-85.2%
<b>SG&amp;A Expense</b>	<b>1.3</b>	<b>1.4</b>	<b>1.2</b>	<b>2.1</b>	<b>6.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.4</b>	<b>2.5</b>	<b>6.7</b>	<b>1.4</b>	<b>1.5</b>	<b>8.5%</b>	<b>8.5%</b>
PPOP	1.3	-0.1	2.3	1.1	4.5	2.0	2.5	1.3	1.2	7.1	3.0	2.2	-13.8%	-28.3%
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	N/A	N/A
<b>Operating Income</b>	<b>1.3</b>	<b>-0.1</b>	<b>2.3</b>	<b>1.1</b>	<b>4.5</b>	<b>2.0</b>	<b>2.5</b>	<b>1.3</b>	<b>1.2</b>	<b>7.1</b>	<b>3.0</b>	<b>2.2</b>	<b>-13.8%</b>	<b>-28.3%</b>
Income Tax	0.7	-0.3	0.1	0.1	0.7	-0.1	0.8	0.6	0.3	1.6	1.2	0.5	-34.8%	-57.3%
<b>Net Income</b>	<b>1.8</b>	<b>-0.6</b>	<b>0.6</b>	<b>0.5</b>	<b>2.3</b>	<b>0.3</b>	<b>2.0</b>	<b>2.1</b>	<b>0.9</b>	<b>5.2</b>	<b>3.2</b>	<b>1.4</b>	<b>-32.4%</b>	<b>-57.3%</b>

<b>Major Indices</b>														
BPS (won, Cumulative)	5,360	5,331	5,363	5,398	5,398	5,404	5,512	5,617	5,658	5,658	5,820	5,891	6.9%	1.2%
ROE (Cumulative)	6.83%	2.28%	2.30%	2.17%	2.17%	0.96%	4.25%	5.32%	4.75%	4.75%	11.29%	7.98%	3.73%p	-3.30%p
ROA (Cumulative)	6.56%	2.20%	2.22%	2.10%	2.10%	0.93%	4.13%	5.18%	4.62%	4.62%	10.91%	7.73%	3.60%p	-3.18%p

<b>Finnq</b>														
<b>Separated Income Statement</b>														
<b>General Operating Income</b>				<b>2.0</b>	<b>3.2</b>	<b>2.0</b>	<b>1.4</b>	<b>1.2</b>	<b>0.9</b>	<b>5.5</b>	<b>1.0</b>	<b>0.9</b>	<b>-34.4%</b>	<b>-5.2%</b>
Net Interest Income				0.5	0.5	0.6	0.6	0.5	0.5	2.1	0.4	0.4	-29.3%	-1.5%
Fee Income				1.6	2.7	1.4	0.8	0.6	0.4	3.3	0.6	0.5	-38.2%	-6.9%
Other				0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8%	-40.5%
<b>SG&amp;A Expense</b>				<b>4.4</b>	<b>7.5</b>	<b>3.5</b>	<b>3.1</b>	<b>2.9</b>	<b>3.0</b>	<b>12.5</b>	<b>3.0</b>	<b>3.0</b>	<b>-1.9%</b>	<b>1.3%</b>
PPOP				-2.4	-4.3	-1.5	-1.7	-1.7	-2.1	-7.1	-2.0	-2.1	N/A	N/A
Provision Expense				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	182.5%	2.5%
<b>Operating Income</b>				<b>-2.4</b>	<b>-4.3</b>	<b>-1.5</b>	<b>-1.7</b>	<b>-1.7</b>	<b>-2.1</b>	<b>-7.0</b>	<b>-2.0</b>	<b>-2.1</b>	<b>25.1%</b>	<b>4.3%</b>
Income Tax				0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.5	-0.6	N/A	N/A
<b>Net Income</b>				<b>-2.0</b>	<b>-3.9</b>	<b>-1.5</b>	<b>-1.7</b>	<b>-1.7</b>	<b>-2.0</b>	<b>-7.0</b>	<b>-1.5</b>	<b>-1.5</b>	<b>N/A</b>	<b>N/A</b>

<b>Major Indices</b>														
BPS (won, Cumulative)				4,383	4,384	4,255	4,115	3,972	3,776	3,776	3,652	3,527	-14.3%	-3.4%
ROE (Cumulative)				-13.78%	86.22%	-11.97%	-12.69%	-13.12%	-14.16%	-14.16%	-13.42%	-13.68%	-1.00%p	-0.26%p
ROA (Cumulative)				-10.73%	89.27%	-10.71%	-11.38%	-11.73%	-12.62%	-12.62%	-11.78%	-12.02%	-0.64%p	-0.24%p

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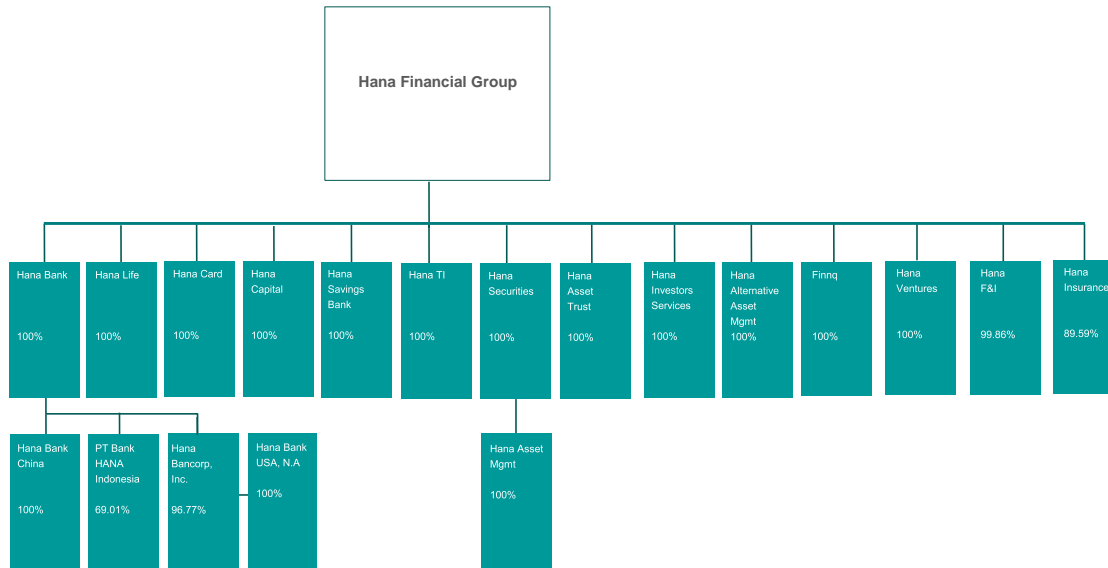
Non-Bank Subsidiaries

- Hana Securities
- Hana Card
- Hana Capital

Other Subsidiaries

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- 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 transferred as subsidiary of Hana Financial 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

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**Credit Rating**

**[Hana Bank] Credit Rating**

**International**

S&P	Long-term	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+
	Short-term	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1
Moody's	Long-term	A1	A1	A1	A1	A1	A1	Aa3	Aa3	Aa3	Aa3	Aa3
	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