

HANA FINANCIAL GROUP INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	04/17/2009	3400937	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets		\$317		
Loans		\$201		
Construction & development		\$1		
Closed-end 1-4 family residential		\$7		
Home equity		\$0		
Credit card		\$0		
Other consumer		\$0		
Commercial & Industrial		\$6		
Commercial real estate		\$175		
Unused commitments		\$4		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$0		
Asset-backed securities		\$0		
Other securities		\$43		
Cash & balances due		\$60		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$262		
Deposits		\$253		
Total other borrowings		\$2		
FHLB advances		\$0		
Equity				
Equity capital at quarter end		\$55		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$28	NA	
Performance Ratios				
Tier 1 leverage ratio		15.2%	--	
Tier 1 risk based capital ratio		21.0%	--	
Total risk based capital ratio		22.3%	--	
Return on equity ¹		-14.9%	--	
Return on assets ¹		-2.6%	--	
Net interest margin ¹		2.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		44.6%	--	
Loss provision to net charge-offs (qtr)		270.6%	--	
Net charge-offs to average loans and leases ¹		2.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development		0.0%		0.0%
Closed-end 1-4 family residential		34.6%		1.5%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		28.4%		0.2%
Commercial real estate		5.1%		0.4%
Total loans		7.0%		0.6%