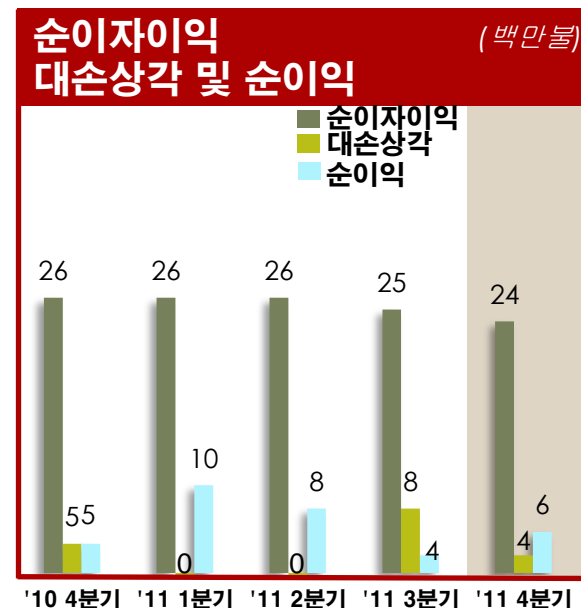
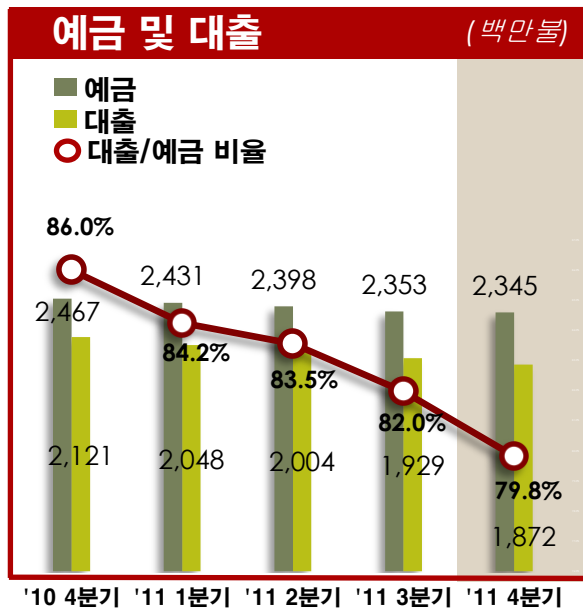
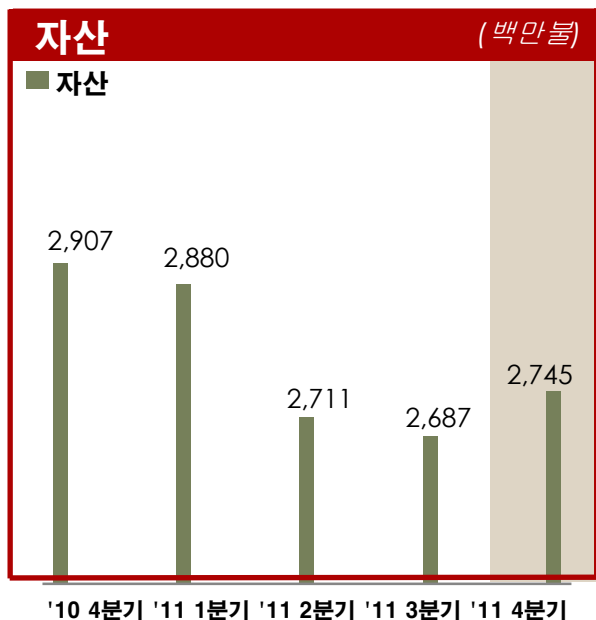
 한미금융지주 (Nasdaq:HAFC)

2011 재무실적

2011 주요재무실적

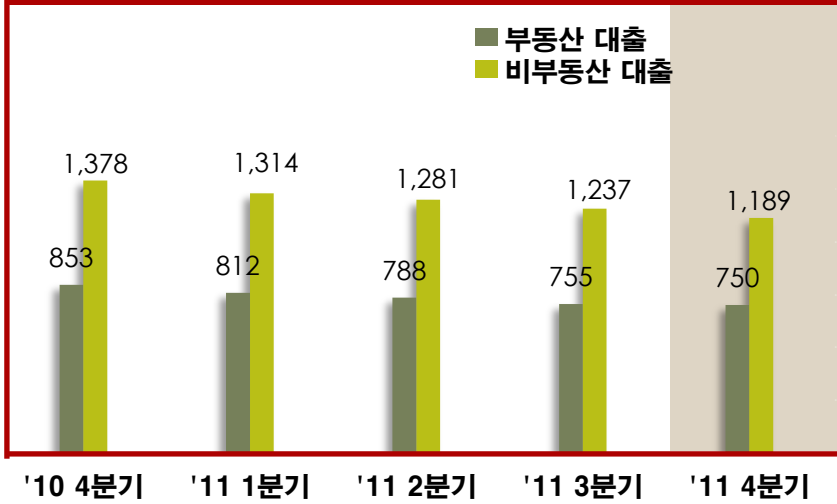


주요 대차대조표 (백만원)	'10 4분기	'11 1분기	'11 2분기	'11 3분기	'11 4분기
자산	2,907	2,880	2,711	2,687	2,745
대출	2,121	2,048	2,004	1,929	1,872
예금	2,467	2,431	2,398	2,353	2,345
자본	173	184	198	203	286

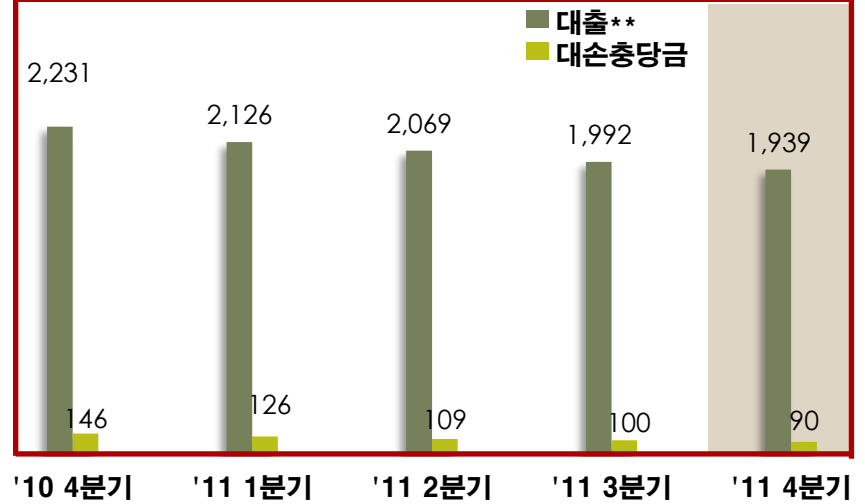
주요 손익계산서 (백만원)	'10 4분기	'11 1분기	'11 2분기	'11 3분기	'11 4분기	2010년 누적	2011년 누적
대손상각 전 순이익	26	26	26	25	24	106	101
대손상각	5	-	-	8	4	123	12
순이익	5	10	8	4	6	(88)	28
대출 / 예금 비율	86.0%	84.2%	83.5%	82.0%	79.8%	86.0%	79.8%

대출 자산

부동산 및 비부동산 대출* (백만불)



대출 및 대손충당금 (백만불)

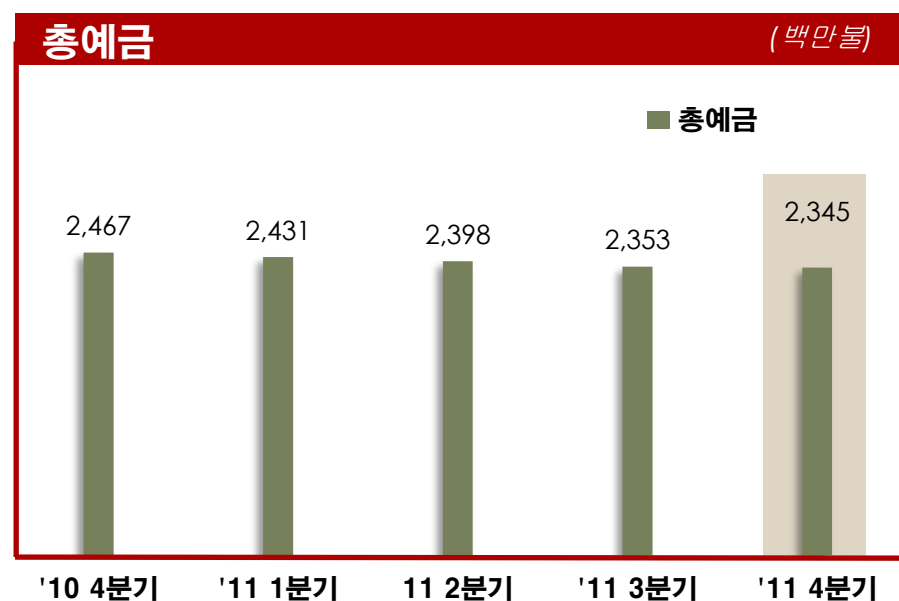
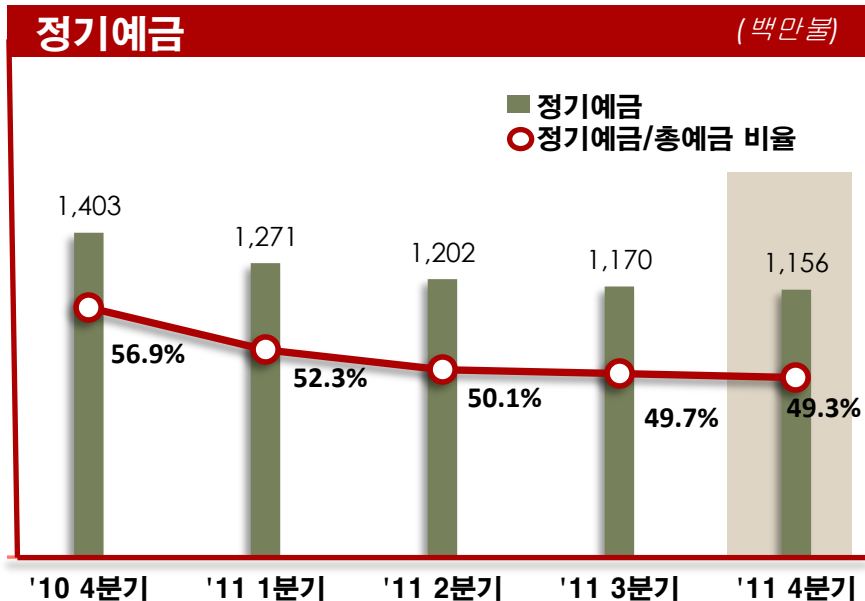
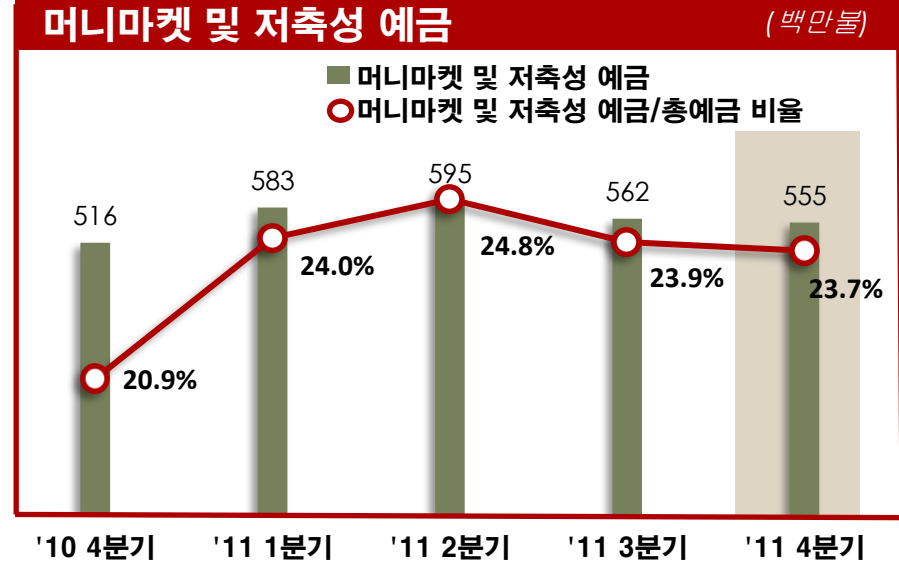
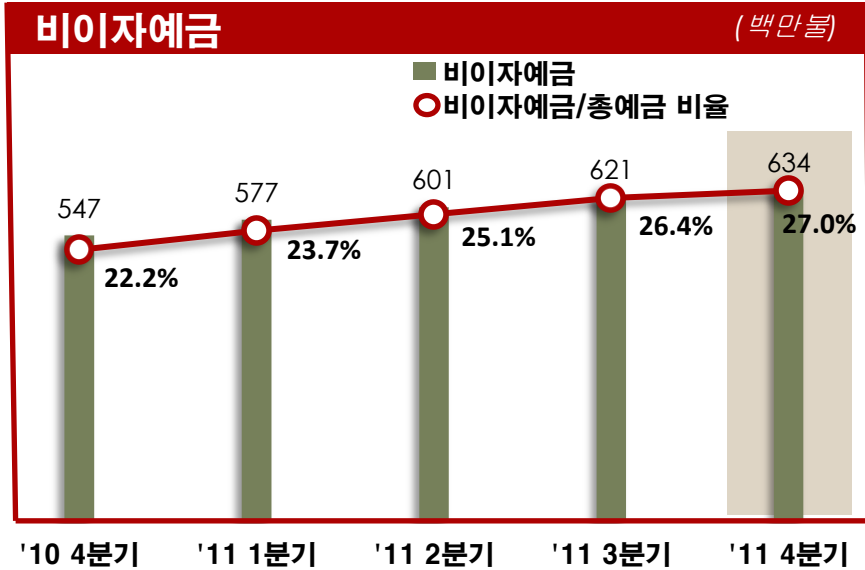


대출 (백만불)	'10 4분기	'11 1분기	'11 2분기	'11 3분기	'11 4분기
부동산 대출 (Real Estate Loans)					
상업용 부동산 (Commercial Property)	729	695	689	659	663
건축 (Construction)	61	57	41	39	34
주거용 부동산 (Residential Property)	63	60	58	57	53
전체 부동산 대출 (Total Real Estate Loans)	853	812	788	755	750
상업대출 (Commercial and Industrial Loans)					
상업용 대출 (Commercial Term)	1,119	1,059	1,032	995	945
SBA 대출 (SBA Loans)	106	101	105	118	116
상업용 라인 대출 (Commercial Lines of Credit)	59	59	51	53	56
국제 금융 (International)	44	47	47	26	29
전체 상업대출*	1,328	1,266	1,235	1,192	1,146
소비자 대출 (Consumer Loans)	50	48	46	45	43
대출 (Total Gross Loans)**	2,231	2,126	2,069	1,992	1,939
대손충당금 (Allowance for Loans Losses)	(146)	(126)	(109)	(100)	(90)
이연대출비용 (Deferred Loan Costs(Fees))	(1)	(0)	(0)	0	0
대출 (Loans Receivable, Net)	2,084	2,000	1,960	1,892	1,849

* 상업용 부동산 대출중에서 부동산 소유자가 해당 부동산을 점유하는 경우는 상업대출로 구분되었음

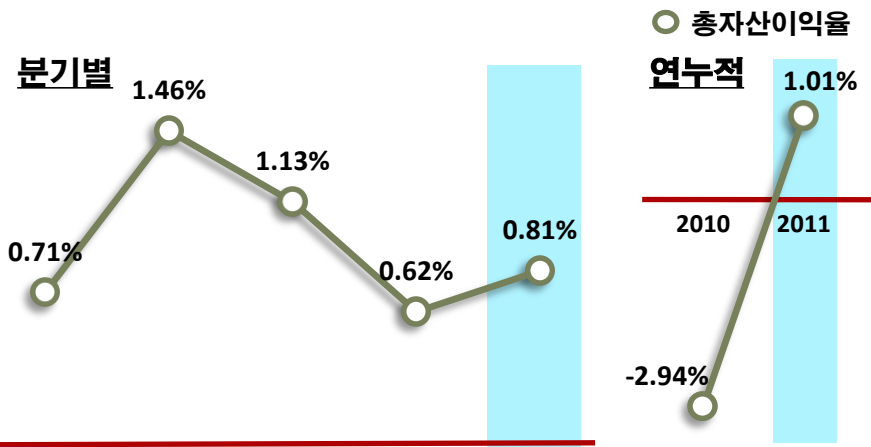
** 대출: 매각예정대출을 제외한 금액

예금



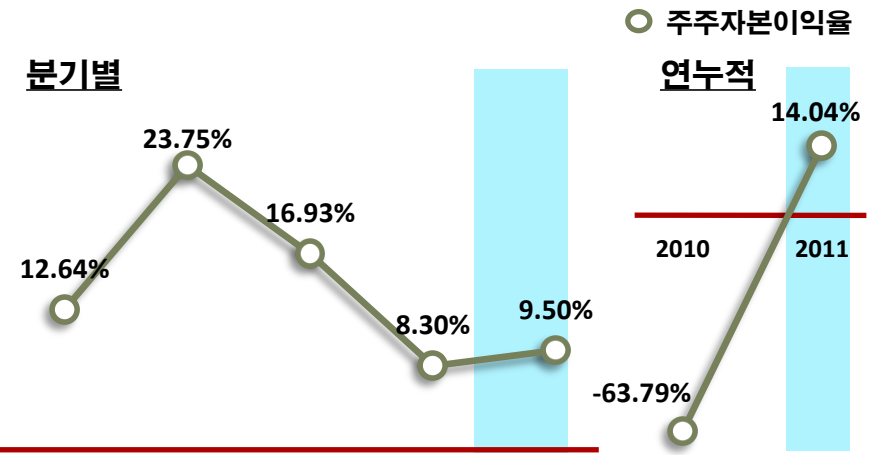
수익성

총자산이익율



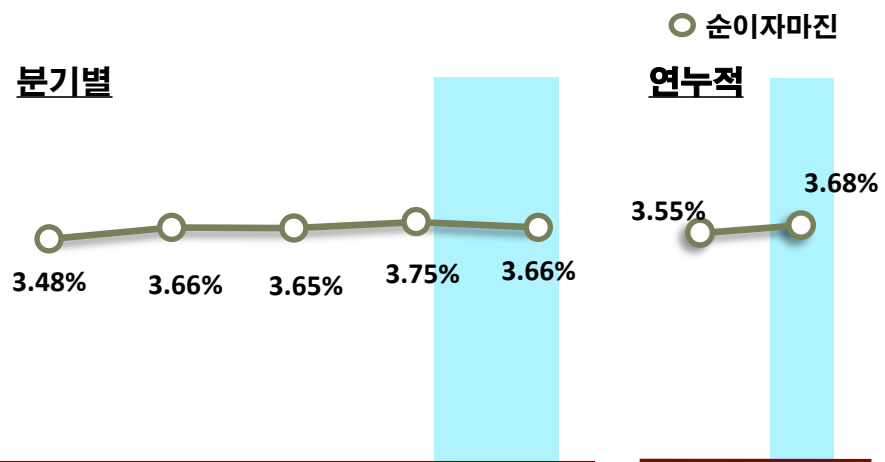
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주주자본이익율



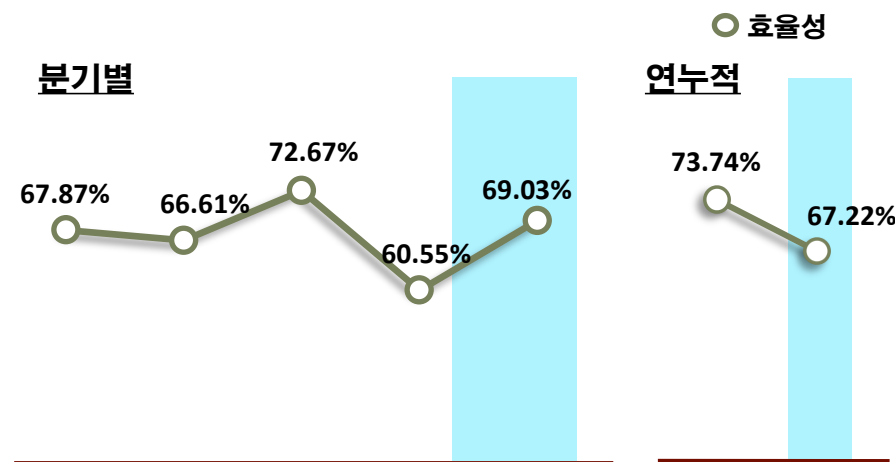
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순이자마진



'10 4분기 '11 1분기 '11 2분기 '11 3분기 '11 4분기

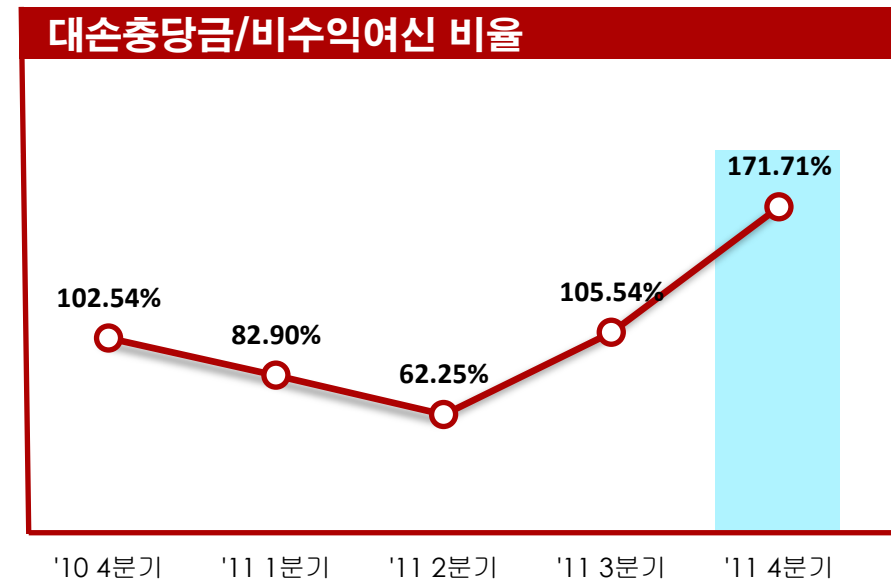
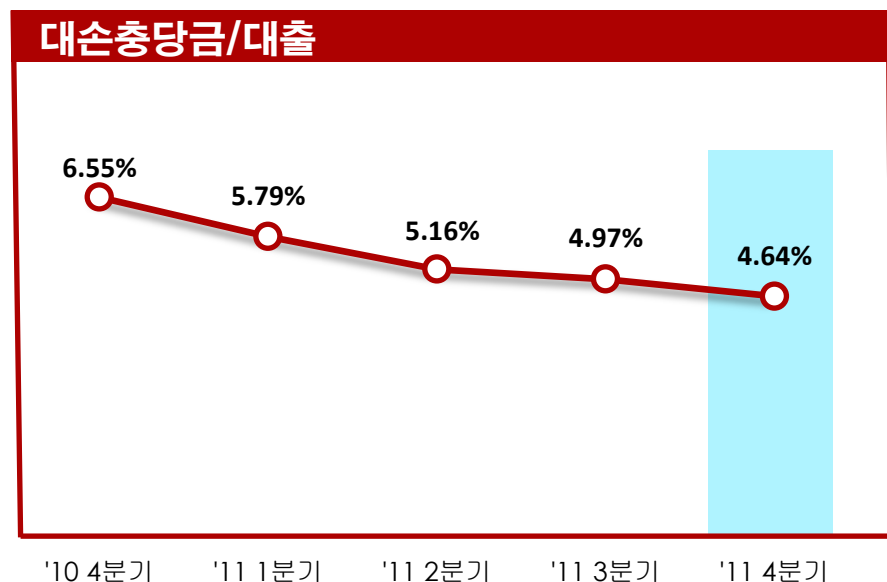
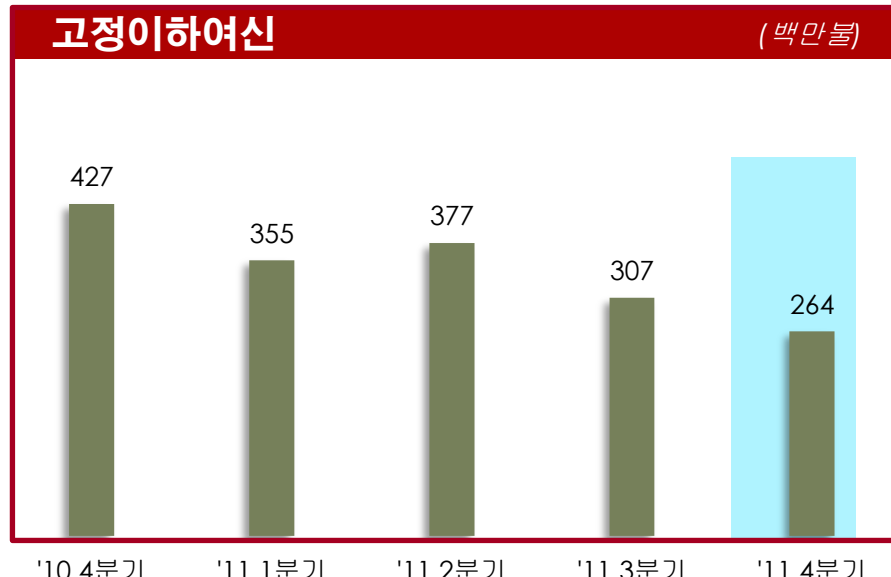
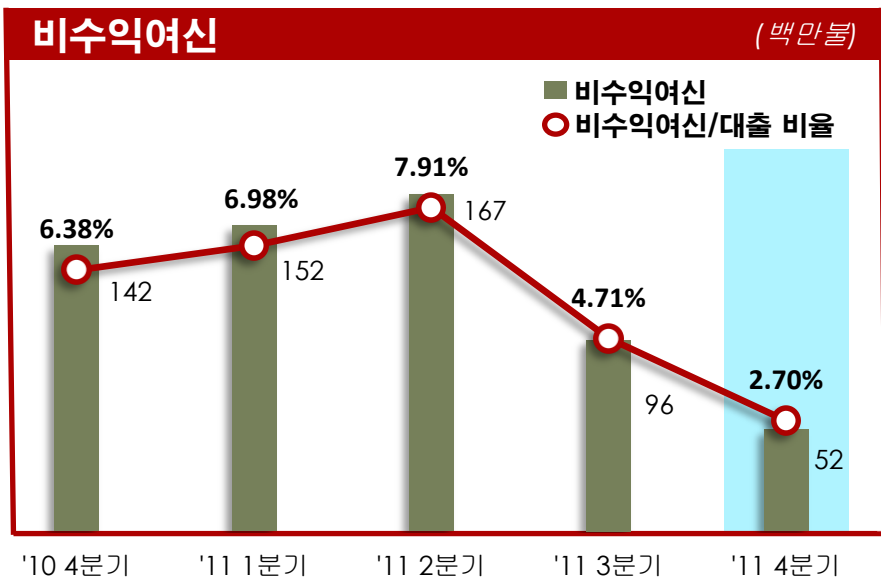
효율성



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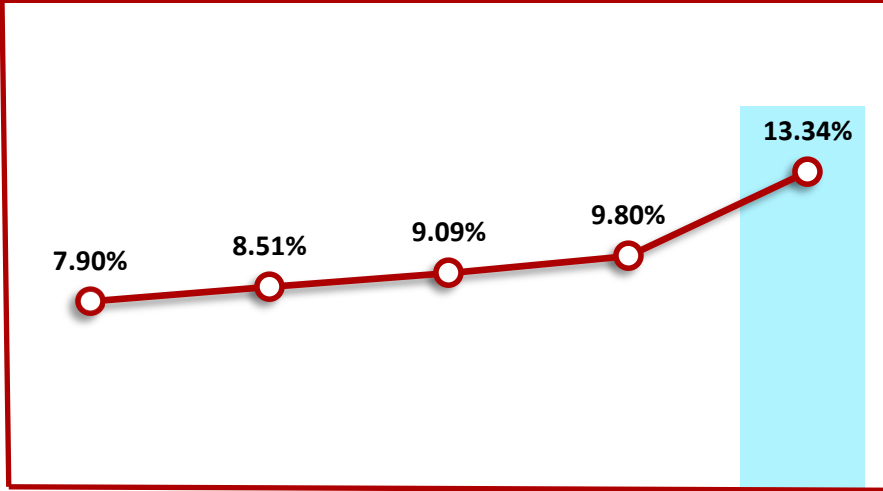
2010 2011

자산건전성



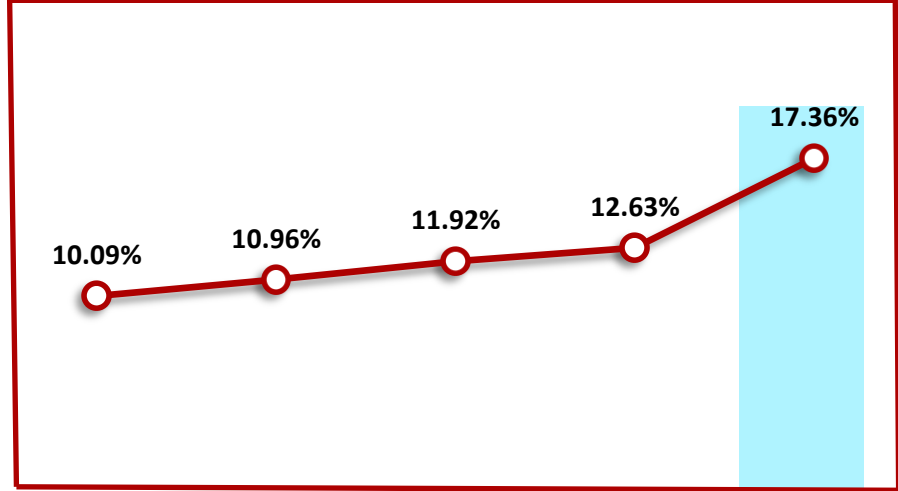
자본 적정성

Tier1 Leverage Capital Ratio



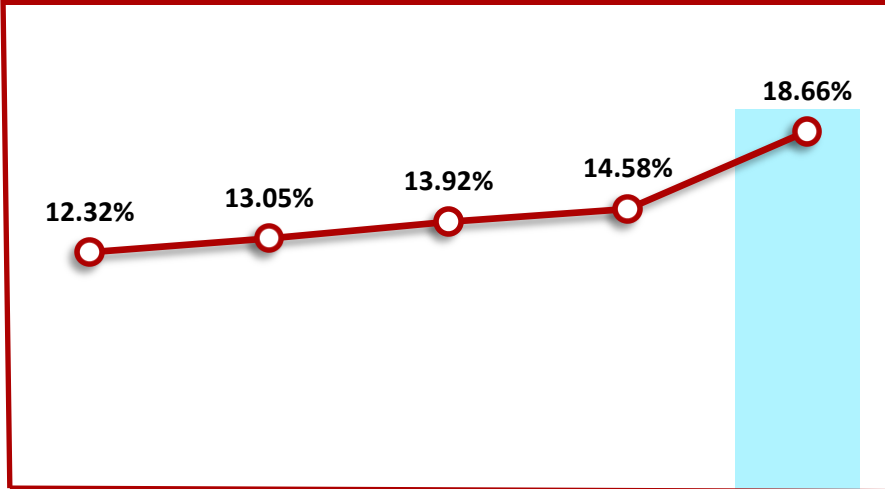
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Tier1 Risk Based Capital Ratio



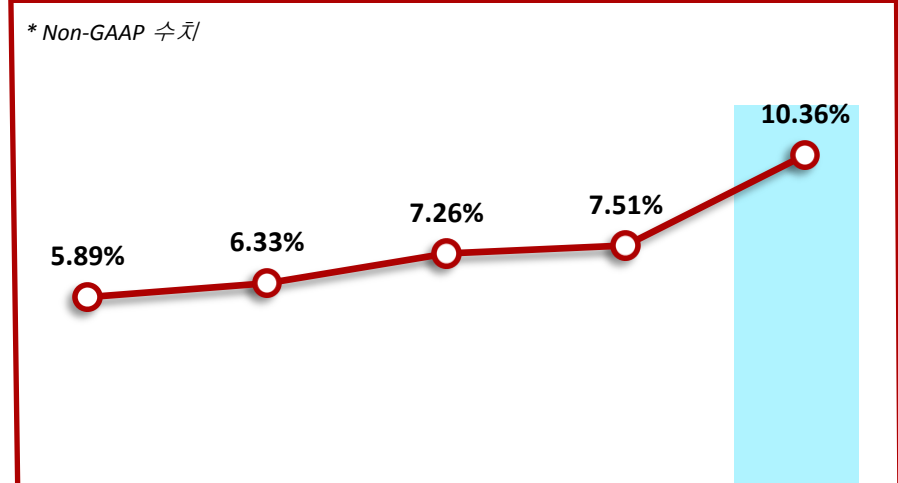
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Total Risk Based Capital Ratio



'10 4분기 '11 1분기 '11 2분기 '11 3분기 '11 4분기

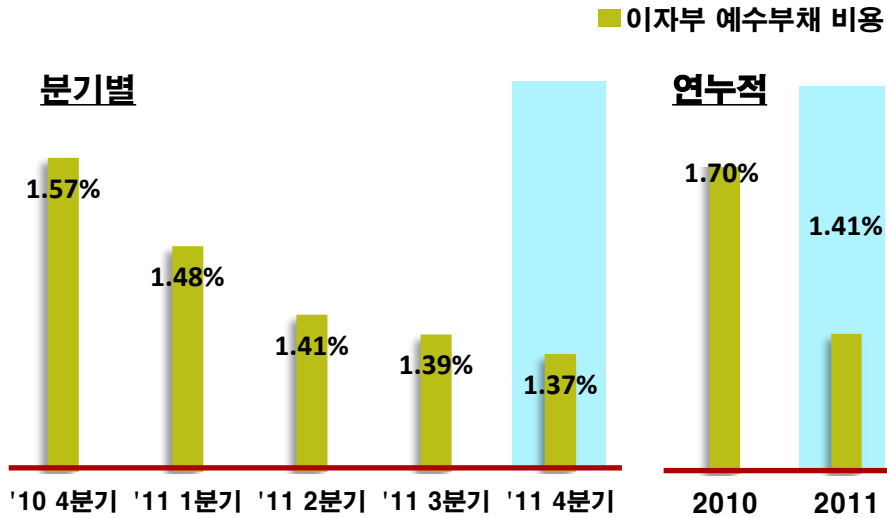
Tangible Common Equity/Tangible Assets*



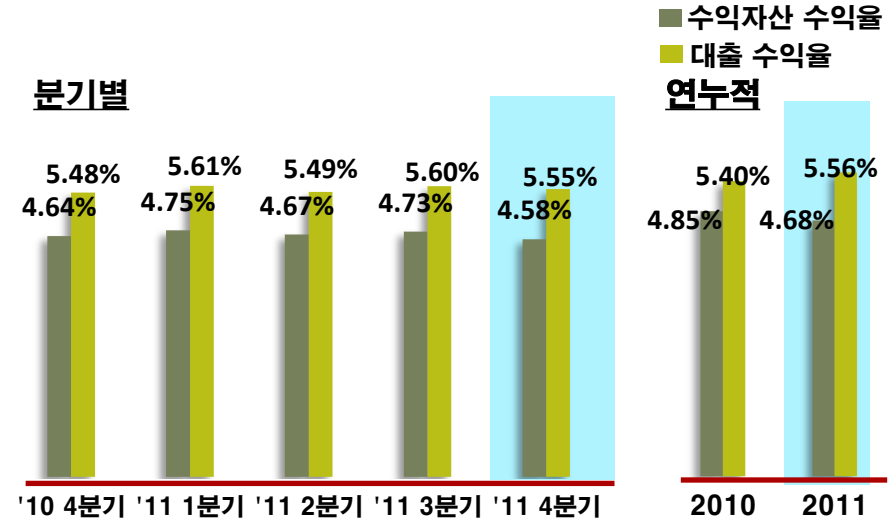
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수익을 및 비용

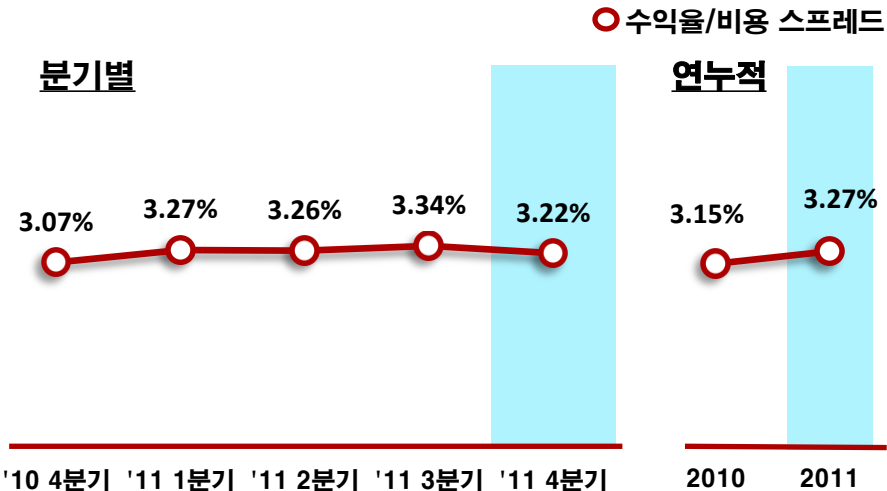
이자부 예수부채 비용



이자 수익을 및 비용



수익을/비용 스프레드



(%)	'10 4분기	'11 1분기	'11 2분기	'11 3분기	'11 4분기	2010 누적	2011 누적
대출 수익을	5.48	5.61	5.49	5.60	5.55	5.40	5.56
수익자산 수익을	4.64	4.75	4.67	4.73	4.58	4.85	4.68
이자부 부채 비용	1.57	1.48	1.41	1.39	1.37	1.70	1.41
수익을/비용 스프레드	3.07	3.27	3.26	3.34	3.22	3.15	3.27
순이자마진	3.48	3.66	3.65	3.75	3.66	3.55	3.68