

MIRA INFORM REPORT

Report No. :	540057
Report Date :	21.11.2018

IDENTIFICATION DETAILS

Name :	HANA FINANCIAL, INC.
Registered Office :	1000 Wilshire Blvd., 20th Floor Los Angeles Ca 90017
Country :	United States
Financials (as on) :	2017 [Summarized]
Date of Incorporation :	15.08.1994
Legal Form :	Domestic Stock Corporation
Line of Business :	Subject is a non-bank financial institution that offers lending services in the United States and internationally.
No. of Employees :	85

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
United States	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

UNITED STATES - ECONOMIC OVERVIEW

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

The Federal Reserve Board (Fed) announced plans in December 2012 to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

STATUTORY INFORMATION

Order	HANA FINANCIAL INC
Address in the order	1410 BROADWAY SUITE NO. 1102, NEW YORK NY 10018 United States (The address in the order corresponds to one of the company's branches)
Legal Name	HANA FINANCIAL, INC.
Trade Name	HANA FINANCIAL
ID	ID
ID Details	C1910331
Creation Date	1994
Incorporation Date	08/15/1994
Legal Address	1000 WILSHIRE BLVD., 20TH FLOOR LOS ANGELES CA 90017 USA
Operative Address	1000 WILSHIRE BLVD FL 20 LOS ANGELES, CA, 90017-5645 United States
Telephone	213-240-1234
Fax	213-228-1166
Legal Form	DOMESTIC STOCK CORPORATION
E-Mail	info@hanafinancial.com
Registered In	CALIFORNIA
Website	www.hanafinancial.com
Contact	Sunnie Kim, President and Chief Executive Officer
Staff	85 employees
Activity	Commercial & Industrial Equipment Rental & Leasing

BANKS

Name of Bank

Reported Amount

There are not informed banks

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info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

Description

The company does not make its banking data public.

HISTORY

History

The company was founded in 1994 by Sunnie Kim

Key Developments

Hana Financial, Inc Announces Management Changes Jul 18 18
Hana Financial, Inc. hired Michael Gardner as First Senior Vice President and Chief Credit Officer & Portfolio Manager. Mr. Gardner has more than thirty years of experience in banking and commercial finance, and held various senior positions at East West Bank, MUFG Union Bank, Summit Financial Resources and GE Capital. In April 2018, Tae Chung joined Hana Commercial Finance, Inc. as Senior Vice President and Marketing Director. Mr. Chung has nearly twenty years of experience in the factoring industry, and recently held a similar role at Finance One, Inc. for sixteen years. In July 2018, Austin Sohn joined Hana Commercial Finance, Inc. as First Senior Vice President and New York Branch Manager. Mr. Sohn has an extensive background in commercial finance, and will focus on the company's continuing growth on the East Coast. Also in July 2018, Yvonne Gonzales joined Hana Commercial Finance, Inc. as Vice President and Team Leader of its Transportation Factoring Team. Ms. Gonzales has over twenty years of experience in transportation factoring, and recently held positions as Senior Account Executive and Team Leader for Riviera Finance.

Patriot National Bancorp, Inc. to Acquire SBA Business Lending Unit of Hana Financial, Inc.
Published 8:30 AM ET Tue, 6 Feb 2018
Globe Newswire
STAMFORD, Conn. and LOS ANGELES, Feb. 06, 2018 (GLOBE NEWSWIRE) -- Patriot National Bancorp, Inc. (NASDAQ:PNBK), the parent holding company of Patriot Bank, N.A. ("Patriot"), and Hana Small Business Lending, Inc. ("Hana SBL"), a wholly-owned subsidiary of Hana Financial, Inc. ("Hana Financial") announce the signing of a definitive purchase agreement pursuant to which Patriot will acquire Hana SBL's SBA Lending business. We expect that upon the closing of the transaction Patriot will

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become one of the nation's leading SBA 7(a) lenders.

Parent Company NA

PRINCIPAL ACTIVITY

General Description HANA FINANCIAL, INC. is a non-bank financial institution that offers lending services in the United States and internationally.

Service/Product Description The company provides its solutions through factoring, SBA lending, asset based lending, and strategic business divisions. It also offers e-Factoring services.

Sales Wholesale and Retail

Operations Area National and International

Imports From China, Bangladesh and Korea

Employees 85 employees

Payments With Suppliers Regular

BRANDS

Brand	Comments
HANA FINANCIAL	NA

CLIENTS

Name of Client	Country	Comments
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There are not informed clients

Comments The company's main clients include national companies and private customers.

SUPPLIERS

Supplier Name	Country	Comments
CHANGSHU TOP LONG IMP. & EXP.	CHINA	NA
ZHEJIANG ONETOUCH BUSINESS SERVICE	CHINA	NA
WEIHAI WANHAO IMP.&EXP.CO. LTD.	CHINA	NA

CAPELLA KNIT LTD.	BANGLADESH	NA
SOBAEK KOREA	KOREA	NA

Comments -

LOCATION

Headquarters	1000 WILSHIRE BLVD FL 20 LOS ANGELES, CA, 90017-5645 United States
Branches	1410 BROADWAY STE 1102 NEW YORK, NY, 10018- 9355 United States (212) 240-1234
Industries	33400 9TH AVE S STE 203 FEDERAL WAY, WA, 98003-2607 United States (206) 801-3386 NA

GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
Capital	This corporation is authorized to issue only one class of stock, which is designated "common stock" and the total number of shares which this corporation is authorized to issue is ten million (10,000,000).
Shareholders (%)	This is a private company. The company does not disclose information on shareholders. The following information has been obtained through private sources and could not be confirmed:
Management	One of the major holders of the company is Sunnie Kim Sunnie Kim, President and Chief Executive Officer Young A. Shim, Executive Vice President and Chief Operating Officer Jason Lee, General Counsel and First Vice President John Steiner, Chief Credit Officer and First Senior Vice President Patrick Y. Shim, Senior Vice President of Corporate Strategy and Administration Suyong Kim, Chief Financial Officer Sungho Lee, Director Brad Choi, Director Richard Hana, Employee

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Subsidiary Companies

Thomas DiMaio, Employee
Priscila Kim, Employee
Patrick Y. Shim, Senior Vice President of Corporate
Strategy & Administration
Hana Small Business Lending, Inc.
USA
NA

Related Companies

FINANCIAL INFORMATION

General Description

The company does not make its financial statements public. The following information has been provided by private sources:

Year/Currency

2017 USD

Sales

16,500,000

Money Flow

Normal

IMPORT FOB DOLLAR

Year

Amount

There are not Import Fob Dollar informed

EXPORT FOB DOLLAR

Year

Amount

There are not Export Fob Dollar informed

LEGAL FILINGS

Lawsuits

Hana Financial, Inc. v. Hana Bank, 574 U.S. ____ (2015)
HFI filed suit against the Bank alleging trademark infringement and related claims, contending that the Bank's use of its "Hana Bank" mark infringed HFI's "Hana Financial" mark because its use of the word "Hana" in connection with financial services would likely cause confusion. A party claiming trademark ownership must establish priority and one of the ways that a party could establish priority was through the constructive use doctrine known as "tacking." Tacking required a

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highly fact-sensitive inquiry, and the jury decided the issue after receiving an instruction that correctly conveyed the narrowness of the doctrine. In this instance, the court concluded that there was sufficient evidence to support the jury's verdict on trademark priority where, viewing the marks in context and in their entirety, the ordinary purchasers could perceive them as conveying the same idea or meaning or evoking the same mental reaction. Accordingly, the court affirmed the district court's denial of HFI's motion for judgment as a matter of law on trademark priority and upheld the jury's verdict.

SUPREME COURT OF THE UNITED STATES

Syllabus

Hana financial, inc. v. Hana bank et al.

Certiorari to the united states court of appeals for the ninth circuit

No. 13–1211. Argued December 3, 2014—Decided January 21, 2015

Petitioner, Hana Financial, Inc., and respondent Hana Bank both provide financial services to individuals in the United States. When Hana Financial sued Hana Bank for trademark infringement, Hana Bank invoked in defense the tacking doctrine, under which lower courts have provided that a trademark user may make certain modifications to its mark over time while, in limited circumstances, retaining its priority position. Petitioner's claim was tried before a jury, and the District Court adopted in substantial part the jury instruction on tacking proposed by petitioner. The jury returned a verdict in respondent's favor. Affirming, the Ninth Circuit explained that the tacking inquiry was an exceptionally limited and highly fact-sensitive matter reserved for juries, not judges.

Hana Financial, Inc et al v. Foremost Signature

Insurance Company et al

Plaintiff: Hana Financial, Inc, Sunnie Kim and Young Shim

Defendant: Does and Foremost Signature Insurance Company

Case Number: 2:2017cv02770

Filed: April 11, 2017

Court: California Central District Court

Referring Judge: John E. McDermott

Presiding Judge: R. Gary Klausner

Nature of Suit: Insurance

HANA FINANCIAL INC v. TONY JONES APPAREL

INC.

Submitted May 10, 2016 Decided June 1, 2016

Before Judges Espinosa and Currier.

On appeal from the Superior Court of New Jersey, Law
Division, Bergen County, Docket No. L-9077-14.

Christopher J. Koller, attorney for appellant.

Michael W. Song, attorney for respondent.

PER CURIAM

Defendant, Estate of Mildred Rothman (Rothman),
appeals the grant of summary judgment in favor of
plaintiff, Hana Financial Inc. (Hana), permitting the
removal of inventory from Rothman's premises and
denying Rothman partial summary judgment seeking
payment for "use and occupancy" of its property.

GWI Investment Management Ltd. v. Hana Financial Inc.

Plaintiff: GWI Investment Management Ltd.

Defendant: Hana Financial Inc.

Case Number: 1:2008cv07641

Filed: August 29, 2008

Court: New York Southern District Court

Office: Securities/Commodities Office

County: XX Out of State

Presiding Judge: Harold Baer

Nature of Suit: None

Cause of Action: Federal Question

Jury Demanded By: 15:78m(a) Securities Exchange
Act

Hana Financial, Inc. v. Stuarts LLC et al

Plaintiff: Hana Financial, Inc.

Defendant: Does, Stuart Edelman, Wayne D. Galvin
and Stuarts LLC

Case Number: 2:2015cv03392

Filed: May 6, 2015

Court: California Central District Court

Presiding Judge: Michael R. Wilner

Nature of Suit: Contract: Other

HANA FINANCIAL - Trademark Details

Status: 800 - Registered And Renewed

Image for trademark with serial number 74720201

Serial Number74720201

Registration Number1987227

Word MarkHANA FINANCIAL

Status800 - Registered And Renewed

Status Date2015-11-03

Filing Date1995-08-25

Registration Number1987227

Registration Date1996-07-16

Trademarks

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Mark Drawing3R19 - Illustration: Drawing or design which also includes word(s)/ letter(s)/number(s) 150% Enlargement

Design Searches010107, 260521 - Stars with tails or comets. Triangles that are completely or partially shaded.

Published for Opposition Date1996-04-23

Attorney NameJustin D. Lee

Law Office Assigned Location CodeL70

Employee NameNELSON, EDWARD H

Image Trademark with Serial Number 77123946

Status: 641 - Non-Final Action - Mailed

Image for trademark with serial number 77123946

Serial Number77123946

Word Mark

Status641 - Non-Final Action - Mailed

Status Date2018-09-04

Filing Date2007-03-06

Mark Drawing2000 - Illustration: Drawing or design

without any word(s)/letter(s)/ number(s) Typeset

Design Searches280103, 280125 - Inscriptions in

Chinese, Japanese, Korean, Vietnamese or other

Asian characters. Inscriptions in other non-Latin characters, including Cyrillic (Russian) or hieroglyphic characters.

Attorney NameMeredith M. Pavia

Law Office Assigned Location CodeL60

Employee NameKON, ELISSA GARBER

Image Trademark with Serial Number 77123964

Status: 641 - Non-Final Action - Mailed

Image for trademark with serial number 77123964

Serial Number77123964

Word Mark

Status641 - Non-Final Action - Mailed

Status Date2018-09-04

Filing Date2007-03-06

Mark Drawing2000 - Illustration: Drawing or design

without any word(s)/letter(s)/ number(s) Typeset

Design Searches280103, 280125 - Inscriptions in

Chinese, Japanese, Korean, Vietnamese or other

Asian characters. Inscriptions in other non-Latin characters, including Cyrillic (Russian) or hieroglyphic characters.

Attorney NameMeredith M. Pavia

Law Office Assigned Location CodeL60

Employee NameKON, ELISSA GARBER

Patents Registered	No found
Renewals	Document Type File Date SI-COMplete 05/29/2018 SI-COMplete 08/07/2017 AMENDMENT 01/11/2001 AMENDMENT 10/30/2000 REGISTRATION 08/15/1994
UCC (Uniform Commercial Code)	No records found
OFAC Sanctions List Search	The company is not listed in the OFAC list.

SUMMARY

Summary	<p>Founded in 1994, HANA FINANCIAL, INC. is a non-bank financial institution that offers lending services in the United States and internationally.</p> <p>The company has approximately 85 employees and generates an estimated USD 16.5 million in annual revenue.</p> <p>The company imports from China, Bangladesh and Korea, operating within national and international markets.</p> <p>This has been an ACTIVE company incorporated in CALIFORNIA in 1994.</p>
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RISK INFORMATION

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	ACTIVE



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
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E-mail : mira@mirainform.com
info@mirainform.com
Website : http://www.mirainform.com
http://www.miraglobalcheck.com
http://www.miraglobalcollections.com

INTERVIEW

First Name	NA
Position	Operator
Comments	<p>The person contacted confirmed legal and trade name, this telephone 213-240-1234, operative address 1000 WILSHIRE BLVD FL 20 LOS ANGELES, CA, 90017-5645 United States, website, main activity and provided the company's email: info@hanafinancial.com</p> <p>She did not tell us her name.</p>

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.33
UK Pound	1	INR 91.72
Euro	1	INR 81.69
USD	1	INR 71.29

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	SYL

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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