

Shinhan Bank Canada Capital Disclosure as at September 30, 2013		(Unit: C\$1,000)	
		All-in	Transitional
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	50,000	
2	Retained earnings	(7,708)	
3	Accumulated other comprehensive income (and other reserves)	NA	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	NA	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	NA	
6	Common Equity Tier 1 capital before regulatory adjustments	42,292	42,292
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	NA	
29	Common Equity Tier 1 Capital (CET1)	42,292	42,292
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA	
31	<i>of which: classified as equity under applicable accounting standards</i>	NA	
32	<i>of which: classified as liabilities under applicable accounting standards</i>	NA	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	NA	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	NA	
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	NA	
36	Additional Tier 1 capital before regulatory adjustments	NA	
Additional Tier 1 capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 capital	NA	
44	Additional Tier 1 capital (AT1)	NA	
45	Tier 1 capital (T1 = CET1 + AT1)	42,292	42,292
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	NA	
47	Directly issued capital instruments subject to phase out from Tier 2	NA	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2)	NA	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	NA	
50	Collective allowances	NA	
51	Tier 2 capital before regulatory adjustments	NA	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	NA	
58	Tier 2 capital (T2)	NA	
59	Total capital (TC = T1 + T2)	42,292	42,292
60	Total risk weighted assets	175,600	175,600
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	24.08%	24.08%
62	Tier 1 (as a percentage of risk weighted assets)	24.08%	24.08%
63	Total Capital (as a percentage of risk weighted assets)	24.08%	24.08%
OSFI all-in target			
69	Common Equity Tier 1 capital all-in target ratio	7.00%	
70	Tier 1 capital all-in target ratio	7.00%	
71	Total capital all-in target ratio	7.00%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA	