

Shinhan Bank Canada Capital Disclosure as at March 31, 2014		(Unit: C\$1,000)	
		All-in	Transitional
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	50,000	
2	Retained earnings	(6,835)	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	43,165	43,165
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
28	Total regulatory adjustments to Common Equity Tier 1	NA	
29	<b>Common Equity Tier 1 Capital (CET1)</b>	43,165	43,165
<b>Additional Tier 1 capital: instruments</b>			
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	<b>Additional Tier 1 capital before regulatory adjustments</b>	NA	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	NA	
44	<b>Additional Tier 1 capital (AT1)</b>	NA	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	43,165	43,165
<b>Tier 2 capital: instruments and provisions</b>			
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	<b>Tier 2 capital before regulatory adjustments</b>	NA	
<b>Tier 2 capital: regulatory adjustments</b>			
57	<b>Total regulatory adjustments to Tier 2 capital</b>	NA	
58	<b>Tier 2 capital (T2)</b>	NA	
59	<b>Total capital (TC = T1 + T2)</b>	43,165	43,165
60	<b>Total risk weighted assets</b>	207,195	207,195
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	20.83%	20.83%
62	Tier 1 (as a percentage of risk weighted assets)	20.83%	20.83%
63	Total Capital (as a percentage of risk weighted assets)	20.83%	20.83%
<b>OSFI all-in target</b>			
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%	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
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	