

Shinhan Bank Canada Capital Disclosure as at September 30th, 2019		(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	80,000	
2	Retained earnings	4,186	
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	84,186	84,186
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	NA	
8	Goodwill (net of related tax liability)	NA	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(150)	
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	NA	
11	Cash flow hedge reserve	NA	
12	Shortfall of provisions to expected losses	NA	
13	Securitisation gain on sale	NA	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	NA	
15	Defined benefit pension fund net assets (net of related tax liability)	NA	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	NA	
17	Reciprocal cross holdings in common equity	NA	
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	NA	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	NA	
20	Mortgage servicing rights (amount above 10% threshold)	NA	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	NA	
22	Amount exceeding the 15% threshold	NA	
23	of which: significant investments in the common stock of financials	NA	
24	of which: mortgage servicing rights	NA	
25	of which: deferred tax assets arising from temporary differences	NA	
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	NA	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	NA	
28	Total regulatory adjustments to Common Equity Tier 1	NA	
29	Common Equity Tier 1 Capital (CET1)	84,036	84,036
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)	84,036	84,036
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	2,931	
51	Tier 2 capital before regulatory adjustments	2,931	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	NA	
58	Tier 2 capital (T2)	2,931	
59	Total capital (TC = T1 + T2)	86,967	86,967
60	Total risk weighted assets	512,350	512,350
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets) ratio	16.40 %	16.40 %
62	Tier 1 (as a percentage of risk weighted assets) ratio	16.40 %	16.40 %
63	Total Capital (as a percentage of risk weighted assets) ratio	16.97%	16.97%
OSFI all-in target			
69	Target Common Equity Tier 1 capital ratio	7.00%	
70	Target Tier 1 capital ratio	8.50%	
71	Target total capital ratio	10.50%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	