Shinhan Bank Canada

Capital Disclosure as at June 30th, 2024 (Unit: C\$1)

Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 18,163		Capital Disclosure as at June 30th, 2024	(Unit: C\$1,000)	
2 Retained earnings 18,000 2 Retained earnings 18,163 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) 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common faulty Tier 1 capital before regulatory adjustments 98,163 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) (887) 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 18 Non-significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) NA 18 Non-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 related tax liability) NA 22 Amount exceeding the 15% threshold NA 23 Of which: deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) NA 21 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 (api				
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44 Additional Tier 1 capital (AT1) NA	Additional Tier 1 capital: regulatory adjustments			
	43	Total regulatory adjustments to Additional Tier 1 capital	NA	
45 Tier 1 capital (T1 = CET1 + AT1) 97,276	44	Additional Tier 1 capital (AT1)	NA	
	45	Tier 1 capital (T1 = CET1 + AT1)	97,276	

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	NA		
	subsidiaries and held by third parties (Amount allowed in group Tier 2)			
49	of which: instruments issued by subsidiaries subject to phase out	NA		
50	Collective allowances	3,929		
51	Tier 2 capital before regulatory adjustments	3,929		
Tier 2 capital: regulatory adjustments				
57	Total regulatory adjustments to Tier 2 capital	NA		
58	Tier 2 capital (T2)	3,929		
59	Total capital (TC = T1 + T2)	101,205		
60	Total risk-weighted assets	560,089		
60a	Common Equity Tier 1 (CET1) Capital RWA	NA		
60b	Tier 1 Capital RWA	NA		
60c	Total Capital RWA	NA		
Capital ratios				
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	17.37%		
62	Tier 1 (as percentage of risk-weighted assets)	17.37%		
63	Total capital (as percentage of risk-weighted assets)	18.07%		
64	Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus	NA		
64	DSIB buffer expressed as a percentage of risk-weighted assets)			
68	Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	NA		
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))				
69	Common Equity Tier 1 target ratio	7.00%		
70	Tier 1 capital target ratio	8.50%		
71	Total capital target ratio	10.50%		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	NA		
73	Significant investments in the common stock of financials	NA		
74	Mortgage servicing rights (net of related tax liability)	NA		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	1,086		
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