Credit Ratings of SFG and Subsidiaries

■ Domestic Ratings

	NICE	KIS	KR
SFG	AAA	AAA	AAA
Shinhan Bank	AAA	AAA	AAA
Shinhan Card	AA+	AA+	AA+
Shinhan Securities	AA	AA	AA
Shinhan Capital	AA-	AA-	AA-

■ 해외 신용등급 현황

1. SFG

	Moody's	S&P	FITCH
Long Term	A1	А	-
Short Term	P-1	A-1	-
Outlook	Stable	Stable	-

2. Shinhan Bank

	Moody's	S&P	FITCH
Long Term	Aa3	A+	Α
Short Term	P-1	A-1	F1
Outlook	Stable	Stable	Stable

3. Shinhan Card

	Moody's	S&P	FITCH
Long Term	A2	A-	_
Short Term	-	A-2	-
Outlook	Stable	Stable	-

4. Shinhan Securities

	Moody's	S&P	FITCH
Long Term	A3	A-	-
Short Term	P-2	A-2	-
Outlook	Stable	Stable	-

5. Shinhan Capital

	Moody's	S&P	FITCH
Long Term	A3	-	-
Short Term	-	-	-
Outlook	Stable	1	-