

Pillar III

Capital Disclosures

SHINHAN FINANCIAL GROUP 2Q 2025 REPORT



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I .BIS-based Capital Disclosure

(Unit: KRW Billion)

Description	2025.06	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves		
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	14,322	H+J
2 Retained earnings	40,512	O-P
3 Accumulated other comprehensive income (and other reserves)	- 2,444	K+L+M
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)	85	Q
6 Common Equity Tier1 capital before regulatory adjustments	52,476	
Common Equity Tier 1 capital: regulatory adjustments		
7 Prudent valuation adjustments	-	
8 Goodwill (net of related tax liability)	3,827	B
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	1,081	C
10 Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	2	
11 Cash flow hedge reserve	- 19	N
12 Shortfall of provisions to expected losses	-	
13 Securitisation gain on sale	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	71	D+E
15 Defined benefit pension fund net assets	264	
16 Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17 Reciprocal cross-holdings in common equity	-	
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	661	
20 Mortgage servicing rights (amount above 10% threshold)	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22 Amount exceeding the 15% threshold	-	
23 Of which: significant investments in the common stock of financials	-	
24 Of which: mortgage servicing rights	-	
25 Of which: deferred tax assets arising from temporary differences	-	
26 National specific regulatory adjustments	277	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28 Total regulatory adjustments to Common Equity Tier 1	6,163	
29 Common Equity Tier 1 capital (CET1)	46,312	
Additional Tier 1 capital: instruments		
30 Directly issued qualifying additional Tier 1 instruments plus related stock surplus	4,800	
31 Of which: classified as equity under applicable accounting standards	4,800	I
32 Of which: classified as liabilities under applicable accounting standards	-	
33 Directly issued capital instruments subject to phase-out from additional Tier 1	-	I
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)	1,212	R
35 Of which: instruments issued by subsidiaries subject to phase-out	-	
36 Additional Tier 1 capital before regulatory adjustments	6,011	
Additional Tier 1 capital: regulatory adjustments		
37 Investments in own additional Tier 1 instruments	-	
38 Reciprocal cross-holdings in additional Tier 1 instruments	-	
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
41 National specific regulatory adjustments	-	
42 Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43 Total regulatory adjustments to additional Tier 1 capital	-	
44 Additional Tier 1 capital (AT1)	6,011	
45 Tier 1 capital (T1 = CET1 + AT1)	52,324	

(Unit: KRW Billion)

Description	2025.06	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 capital: instruments and provisions	-	
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47 Directly issued capital instruments subject to phase-out from Tier 2	-	F
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)	1,931	G
49 Of which: instruments issued by subsidiaries subject to phase-out	-	
50 Provisions	1,008	A
51 Tier 2 capital before regulatory adjustments	2,939	
Tier 2 capital: regulatory adjustments	-	
52 Investments in own Tier 2 instruments	-	
53 Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	
54 Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
54a Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56 National specific regulatory adjustments	-	
57 Total regulatory adjustments to Tier 2 capital	-	
58 Tier 2 capital (T2)	2,939	
59 Total regulatory capital (TC = T1 + T2)	55,263	
60 Total risk-weighted assets	340,002	
Capital Ratios and Buffers	-	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.62%	
62 Tier 1 (as a percentage of risk-weighted assets)	15.39%	
63 Total capital (as a percentage of risk-weighted assets)	16.25%	
64 Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	8.92%	
65 Of which: capital conservation buffer requirement	2.50%	
66 Of which: bank-specific countercyclical buffer requirement	0.92%	
67 Of which: bank G-SIB/D-SIB additional requirement	1.00%	
68 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	9.12%	
National minima (if different from Basel III)	-	
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	0.08%	
70 National Tier 1 minimum ratio (if different from Basel III minimum)	0.00%	
71 National total capital minimum ratio (if different from Basel III minimum)	0.00%	
Amounts below the thresholds for deduction (before risk weighting)	-	
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	852	
73 Significant investments in the common stock of financial entities	5,358	
74 Mortgage servicing rights (net of related tax liability)	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2	-	
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	882	
77 Cap on inclusion of provisions in Tier 2 under standardised approach	1,838	
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	126	
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	975	

II. Consolidated Statement of Financial Position linked to Equity Items (Accounting and Supervisory Purposes)

(Unit: KRW Billion)

Title of Account	Consolidated B/S for Accounting Purposes	Consolidated B/S for Supervisory Purposes	Reference
A. Assets	752,691	695,874	
1 Cash and due from banks at amortized cost	39,846	37,879	
2 Due from banks at fair value through profit or loss	37	-	
3 Securities at fair value through profit or loss	71,687	60,144	
4 Financial assets designated at fair value through profit or loss	-	-	
5 Derivative assets	5,889	5,822	
6 Loans at amortized cost	448,542	445,255	
Provisions	-4,556	-4,515	
(Amount recognised in Tier 2 capital)	-	1,008	A
7 Loans at fair value through profit or loss	1,421	1,421	
8 Securities at fair value through other comprehensive income	97,267	59,703	
9 Securities at amortised cost	32,230	28,048	
10 Property and equipment, net	3,999	3,814	
11 Intangible assets	5,961	4,908	
Goodwill	4,649	3,827	B
Other intangible assets	1,312	1,081	C
12 Investment Using Equity Method	2,727	7,880	
13 Insurance contract assets	1	-	
14 Reinsurance contract assets	756	-	
15 Deferred tax assets	199	201	
16 Current tax receivable	36	53	
17 Investment property	339	325	
18 Defined benefit assets	299	311	
19 Other assets	41,408	40,063	
20 Assets held for sale	47	47	
B. Liabilities	692,496	635,994	
21 Deposits	420,571	420,710	
22 Financial liabilities at fair value through profit or loss	1,481	1,481	
23 Financial liabilities designated at fair value through profit or loss	7,418	7,418	
Finance debit valuation adjustment	-	71	D
24 Derivative liabilities	5,272	4,996	
Finance debit valuation adjustment	-	-	E
25 Borrowings	54,294	53,427	
26 Debt securities issued	89,157	88,359	
Subordinated Corporate Bond (group)	-	-	
Amount recognised in Tier 2 capital	-	-	F
Subordinated Corporate Bond (Bank)	5,709	5,709	
Amount recognised in Tier 2 capital	-	1,928	G
27 Net defined benefit liabilities	99	69	
28 Provisions	1,184	1,094	
29 Deferred tax liabilities	646	90	
30 Liabilities under insurance contracts	52,546	-	
31 Reinsurance contract liabilities	116	-	
32 Investment contract liabilities	827	-	
33 Other Liabilities	58,556	58,021	
34 Current tax payable	329	329	
35 Liabilities held for sale	-	-	

(Unit: KRW Billion)

Title of Account	Consolidated B/S for Accounting Purposes	Consolidated B/S for Supervisory Purposes	Reference
C. Equity	60,196	59,880	
36 Common stock	2,970	2,970	
Amount recognised in Common Equity Tier1 capital	-	2,970	H
Amount not recognised as capital	-	-	
37 Hybrid bonds	4,800	4,800	
Amount recognised in Tier 1 capital	-	4,800	I
38 Capital surplus	12,102	12,102	
Amount recognised in Common Equity Tier1 capital	-	12,102	
Capital Surplus related to Common Equity	-	11,353	J
Other Capital Surplus	-	749	K
Amount recognised in Tier 1 capital	-	-	
Amount not recognised as capital	-	-	
39 Capital adjustment	-578	-578	L
40 Accumulated other comprehensive loss	-2,616	-2,616	M
Net loss from cash flow hedges	-	-19	N
41 Retained earnings	40,512	40,512	O
Regulatory reserve for loan losses	-	-	P
42 Noncontrolling interests	3,006	2,690	
Amount recognised in Common Equity Tier1 capital	-	85	Q
Amount recognised in Tier 1 capital	-	1,212	R

Note 1) Consolidated scope for accounting purposes: Based on K-IFRS consolidated financial statements

2) Scope of consolidation for supervisory purposes: Excluding parts of insurance companies and mixed trusts that do not have a principal preservation agreement from the scope of consolidation for accounting purposes
(The Regulations of Financial Holding Company Supervision Regulations <Table 1-2>)

III. Main features of Issuance of Capital Instruments

(Unit: Billion)

Main Features	1	2	3	4	5
Issuers	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
1 Unique identifier Governing law(s) of the instrument	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
Issuers	A055550	KR6055552790	KR6055552840	KR6055551A91	KR6055551B33
2 Unique identifier Governing law(s) of the instrument	A055550	KR6055552790	KR6055552840	KR6055551A91	KR6055551B33
Issuers	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act
3 Unique identifier Governing law(s) of the instrument	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act
Regulatory treatment					
4 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
5 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
6 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
7 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Stock	Basel 3 Compliant Additional Tier 1 Capital	Basel 3 Compliant Additional Tier 1 Capital	Basel 3 Compliant Additional Tier 1 Capital	Basel 3 Compliant Additional Tier 1 Capital
8 Amount recognized in regulatory capital (KRW Bn.)	2,969.64	89.78	14.95	448.70	429.01
9 Par value of instrument (KRW Bn.)	2,969.64	90.00	15.00	450.00	430.00
10 Accounting classification	Equity	Equity	Equity	Equity	Equity
11 Original date of Issuance	-	2017-09-15	2018-04-13	2020-09-17	2021-03-16
12 Perpetual or Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	-	-	-	-	-
14 Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	-	Call Date : 2027-09-15 Amount: at Par	Call Date : 2028-04-13 Amount: at Par	Call Date : 2025-09-17 Amount: at Par	Call Date : 2026-03-16 Amount: at Par
16 Subsequent call dates, if applicable	-	Every 3 months from 10 years of issuance	Every 3 months from 10 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance
Coupons / Dividends					
17 Fixed or floating dividend / coupon	Floating dividend	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Within the limit of dividend available	4.25%	4.56%	3.12%	2.94%
19 Existence of a dividend stopper	-	-	-	-	-
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	None	None	None	None	None
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	-	-	-	-	-
24 If convertible, conversion trigger	-	-	-	-	-
25 If convertible, fully or partially	-	-	-	-	-
26 If convertible, conversion rate	-	-	-	-	-
27 If convertible, mandatory or optional conversion	-	-	-	-	-
28 If convertible, specify instrument type convertible into	-	-	-	-	-
29 If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30 Write-down feature	-	Included	Included	Included	Included
31 If write-down, write-down trigger	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
32 If write-down, full or partial	-	Full	Full	Full	Full
33 If write-down, permanent or temporary	-	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-	-
35 Previously Senior Securities(the security column number)	Basel 3 Compliant Additional Tier 1 Capital(2~15, 19~26, 43~44)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)
36 Basel III Non-compliant transitioned features	Compliant	Compliant	Compliant	Compliant	Compliant
37 If non-compliant, specify non-compliant features	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry,' the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

6	7	8	9	10	11	12	13
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
KR6055551B32	Rule 144A Notes: US 824596AA84 Regulation S Notes: USY7749XAY77	KR6055551C16	KR6055552C15	KR6055553C89	KR6055554C88	KR6055551D15	KR6055551D72
- Commercial Law - Financial Holding Companies Act	- Commercial Law - Banking Act - Law of New York(OC)	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital
169.58	556.01	560.44	37.85	343.03	55.80	398.83	498.81
170.00	USD 500mm	562.00	38.00	344.00	56.00	400.00	500.00
Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity
2021-03-16	2021-05-12	2022-01-25	2022-01-25	2022-08-26	2022-08-26	2023-01-30	2023-07-13
Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
-	-	-	-	-	-	-	-
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Call Date : 2031-03-16 Amount: at Par	Call Date : 2026-05-12 Amount: at Par	Call Date : 2027-01-25 Amount: at Par	Call Date : 2032-01-25 Amount: at Par	Call Date : 2027-08-26 Amount: at Par	Call Date : 2029-08-26 Amount: at Par	Call Date : 2028-01-30 Amount: at Par	Call Date : 2028-07-13 Amount: at Par
Every 3 months from 10 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 10 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 7 years of issuance	Every 3 months from 7 years of issuance	Every 3 months from 5 years of issuance
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
3.30%	2.88%	3.90%	4.00%	4.93%	5.15%	5.14%	5.40%
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	Full	Full	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

14	15	16	17	18	19	20	21
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Bank (Cambodia) PLC.	PT BankShinhan Indonesia	Shinhan Bank	Shinhan Bank	Shinhan Bank
KR6055553E12	KR6055551E97	KR6055551F21	-	-	KR600001A762	KR6000012A25	KR6000012AB3
- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Banking Act - The Laws of Cambodia	- Commercial Law - Banking Act - the Laws of Indonesia	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Common Equity Tier 1 Capital	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Common Equity Tier 1 Capital	Common Equity Tier 1 Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank
Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Stock	Stock	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital
398.83	399.03	398.83	-	-	35.75	25.54	153.22
400.00	400.00	400.00	5.34	0.82	70.00	50.00	300.00
Equity	Equity	Equity	Non-controlling Shareholder of Consolidated Subsidiaries	Non-controlling Shareholder of Consolidated Subsidiaries	Equity	Equity	Equity
2024-01-31	2024-09-12	2025-02-13	-	-	2017-06-29	2020-02-25	2020-11-05
Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
-	-	-	-	-	-	-	-
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Call Date : 2029-01-31 Amount: at Par	Call Date : 2029-09-12 Amount: at Par	Call Date : 2030-02-13 Amount: at Par	-	-	Call Date : 2027-06-29 Amount: at Par	Call Date : 2030-02-25 Amount: at Par	Call Date : 2025-11-05 Amount: at Par
Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	-	-	Every 3 months from 10 years of issuance	Every 3 months from 10 years of issuance	Every 3 months from 5 years of issuance
Fixed	Fixed	Fixed	Floating Dividend	Floating Dividend	Fixed	Fixed	Fixed
4.49%	4.00%	3.90%	Within the limit of Dividend Payable	Within the limit of Dividend Payable	3.81%	3.08%	2.87%
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	-	-	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	-	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	-	-	Full	Full	Full
Permanent	Permanent	Permanent	-	-	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Additional Tier1 Capital(2~15, 19~26, 43~44)	Basel 3 Compliant Additional Tier1 Capital(2~15, 19~26, 43~44)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry,' the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

22	23	24	25	26	27	28	29
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank
KR6000012C56	KR6000014CA7	KR6000011D31	KR6000011E48	KR6000017F41	KR60000115C6	Rule 144A Notes: US82460CAJ36 Regulation S Notes: US82460EAJ91	KR6000011660
-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	- Commercial Law - Banking Act - Law of New York (OC)	-Commercial Law -Banking Act
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Tier2	Tier2	Tier2
Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group Shinhan Bank Basel 3 Compliant Additional Tier1 Capital	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Additional Tier1 Capital	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Additional Tier1 Capital	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Additional Tier1 Capital	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Additional Tier1 Capital	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt
164.97	158.33	204.29	204.29	204.29	-	-	-
323.00	310.00	400.00	400.00	400.00	300.00	USD 500mm	300.00
Equity	Equity	Equity	Equity	Equity	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
2022-05-03	2022-10-17	2023-03-07	2024-04-02	2025-04-30	2015-12-04	2016-03-24	2016-06-01
Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
-	-	-	-	-	2025-12-04	2026-03-24	2026-06-01
Yes	Yes	Yes	Yes	Yes	-	-	-
Call Date : 2027-05-03 Amount : at Par	Call Date : 2027-10-17 Amount : at Par	Call Date : 2028-03-07 Amount : at Par	Call Date : 2029-04-02 Amount : at Par	Call Date : 2030-04-30 Amount : at Par	-	-	-
Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	-	-	-
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
4.50%	5.70%	4.63%	4.19%	3.45%	3.01%	3.88%	2.62%
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	Full	Full	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Basel 3 Compliant Subordinated Debt(16, 26~41, 45~47)	Senior Debt	Senior Debt	Senior Debt
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

30	31	32	33	34	35	36	37
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank
KR6000018699	KR6000019697	Rule 144A Notes: US82460CAL81 Regulation S Notes: US82460EAL48	KR6000013831	KR60000112833	Regulation S Notes: XS1795263281	Kangaroo Bond: AU3CB0256113	Rule 144A Notes: US82460EAN04 Regulation S Notes: US82460CAN48
-Commercial Law -Banking Act	-Commercial Law -Banking Act	- Commercial Law - Banking Act - Law of New York(O C)	-Commercial Law -Banking Act	-Commercial Law -Banking Act	- Commercial Law - Banking Act - Law of New York(O C)	- Commercial Law - Banking Act - The Laws of Austral- ia	- Commercial Law - Banking Act - Law of New York(O C)
Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2
Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank
Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt
19.29	24.11	114.48	36.17	30.14	130.83	128.28	196.25
160.00	40.00	USD 3.5mm	150.00	50.00	USD 400mm	AUD 400mm	USD 400mm
Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
2016-09-29	2016-09-29	2017-09-20	2018-03-15	2018-03-15	2018-03-26	2018-08-30	2019-04-23
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
2026-09-29	2031-09-29	2027-09-20	2028-03-15	2033-03-15	2028-03-26	2028-08-30	2029-04-23
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
2.20%	2.43%	3.75%	3.37%	3.53%	4.51%	5.0%	4.00%
-	-	-	-	-	-	-	-
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
None	None	None	None	None	None	None	None
Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	Full	Full	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

38	39	40	41	42	43	44	45
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Jeju Bank	Jeju Bank	Jeju Bank	Jeju Bank
KR6000011B58	KR6000012BB1	US82460CAR51	US824589AH86	A006220	KR6006221C92	KR6006221E25	KR60062215C9
-Commercial Law -Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act
Tier2	Tier2	Tier2	Tier2	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Tier2
Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Common Equity Tier 1 Capital	Eligible Equity Capital	Eligible Equity Capital	Tier2
Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank
Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Stock	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Tier2 Subordinated Debt
241.13	156.74	408.84	408.84	85.37	24.58	24.58	-
400.00	260.00	USD 500mm	USD 500mm	68.02	50.00	50.00	20.00
Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Non-controlling Share holder of Consolida ted Subsidiaries	Equity	Equity	Liability at amortized cost
2021-05-06	2021-11-09	2022-04-13	2024-04-15	-	2022-09-19	2024-02-28	2015-12-08
Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Dated
2031-05-06	2031-11-09	2032-04-13	2034-04-15	-	-	-	2025-12-08
-	-	-	-	No	Yes	Yes	No
-	-	-	-	-	Call Date : 2027-09- 19 Amount : at Par	Call Date : 2029-02- 28 Amount : at Par	-
-	-	-	-	-	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	-
-	-	-	-	-	-	-	-
Fixed	Fixed	Fixed	Fixed	Floating dividend	Floating dividend	Fixed	Fixed
2.58%	2.84%	4.38%	5.75%	Within the limit of di vidend available	5.95%	5.65%	3.50%
-	-	-	-	-	-	-	-
Mandatory	Mandatory	Mandatory	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
None	None	None	None	None	None	None	None
Cumulative	Cumulative	Cumulative	Cumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	-	Included	Included	Included
Designated as an ins olvent financial insti tution	Designated as an ins olvent financial insti tution	Designated as an ins olvent financial insti tution	Designated as an ins olvent financial insti tution	-	Designated as an ins olvent financial insti tution	Designated as an ins olvent financial insti tution	Designated as an ins olvent financial insti tution
Full	Full	Full	Full	-	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	-	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Senior Debt	Senior Debt	Senior Debt	Senior Debt	Basel 3 Compliant Ad ditional Tier1 Capital (2~15, 19~26, 43~44)	Basel 3 Compliant Su bordinated Debt (16, 26~41, 45~47)	Basel 3 Compliant Su bordinated Debt (16, 26~41, 45~47)	Senior Debt
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

(Unit: KRW Billion)

46	47	48
Jeju Bank	Jeju Bank	PT Shinhan Sekuritas Indonesia
KR6006221669	KR6006221768	-
- Commercial Law - Banking Act	- Commercial Law - Banking Act	-
Tier2	Tier2	Additional Tier 1 Capital/Tier2
Eligible Equity Capital	Eligible Equity Capital	Additional Tier 1 Capital/Tier2
Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Asia Trust
Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Stock
-	32.89	0.11
50.00	30.00	1.00
Liability at amortized cost	Liability at amortized cost	Non-controlling Shareholder of Consolidated Subsidiaries
2016-06-29	2017-06-22	-
Dated	Dated	Perpetual
2026-06-29	2027-06-22	-
No	No	No
-	-	-
-	-	-
-	-	-
Fixed	Fixed	Floating dividend
3.80%	3.75%	Within the limit of dividend available
-	-	-
Mandatory	Mandatory	Fully discretionary
None	None	None
Cumulative	Cumulative	Noncumulative
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
Included	Included	-
Designated as an insolvent financial institution	Designated as an insolvent financial institution	-
Full	Full	-
Permanent	Permanent	-
-	-	-
Senior Debt	Senior Debt	Basel 3 Compliant A dditional Tier1 Capit al(2~15 ,19~26, 43~ 44)
Compliant	Compliant	Compliant
-	-	-

Note1) The above capital stock includes KRW 274.1 billion raised through the issuance of redeemable preferred shares (10th and 12th redeemable preferred shares, and 11th convertible redeemable preferred shares), which was redeemed through extinguishment of retained earnings.

Note2) If the Bank is designated as an insolvent financial institution in accordance with the "Act on Structural Improvement of the Financial Industry," the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

IV. Group Capital Adequacy Assessment Method

- Shinhan Financial Group has been calculating the BIS Equity Capital Ratio by applying the Basel 3 Capital Regulation Standard from the end of 2013.
- The BIS Equity Capital Ratio is an index that evaluates whether a financial Institution's available capital is sufficient to cover the risk-weighted assets it is exposed to.
- Shinhan Financial Group has been calculating risk-weighted assets by introducing the credit risk section of the final draft of Basel 3 from the end of September, 2020. BIS ratio(CET1) for 2Q2025 was 16.25% and we maintain sufficient capital adequacy by exceeding the minimum equity ratio of 12.50%.
- Shinhan Financial Group has maintained the BIS Ratio above the appropriate level, considering the capital conservation buffer introduced in 2016, the additional capital of systemically important banks, and the counter-cyclical buffer capital. For this purpose, it is monitored every quarter on a reporting system.

V. Risk-Weighted Assets and Required Capital by Risk

(Unit: KRW Billion)

Description	RWA		Minimum capital requirements
	30-June-25	31-Dec-24	30-June-25
1 Credit risk (excluding counterparty credit risk)	222,459	223,804	17,797
2 Of which: standardized approach(SA)	95,204	95,610	7,616
3 Of which: internal ratings-based(IRB) approach	63,802	63,700	5,104
4 Of which: supervisory slotting approach	-	-	-
5 Of which: Advanced internal ratings-based(AIRB) approach	63,453	64,493	5,076
6 Counterparty credit risk (CCR)	4,036	6,661	323
7 Of which:standardised approach for counterparty credit risk(SA-CCR)	4,036	6,661	323
8 Of which: internal model approach for counterparty credit risk	-	-	-
9 Others	-	-	-
10 Credit Valuation Adjustment (CVA) risk	1,677	2,741	134
11 Stock Exposure	14,878	16,533	1,190
12 Collective investment securities - look through approach (LTA)	24,554	17,899	1,964
13 Collective investment securities - mandate based approach (MBA)	6,287	6,771	503
14 Collective investment securities - fall back approach (FBA)	-	-	-
15 Settlement risk	-	-	-
16 Securitisation exposures	159	120	13
17 Of which:securitisation IRB approach(SEC-IRBA)	-	-	-
18 Of which:securitisation external ratings based approach(SEC-ERBA)	159	120	13
19 Of which : securitisation standardized approach(SEC-SA)	-	-	-
20 Market risk	19,043	20,611	1,523
21 Of which: standardised approach(SA)	19,043	20,611	1,523
22 Of which: internal model approach(IMA)	-	-	-
23 Additional capital due to account change	-	-	-
24 Operation risk	34,644	34,585	2,772
25 Amount below the deduction limit (250% RW applied)	12,263	12,650	981
26 Adjustment amount of RWA according to lower limit application	-	-	-
27 Total Amount(1+6+10+11+12+13+14+15+16+20+23+24+25+26)	340,002	342,375	27,200