

SHINHAN BANK



COMPANY DATA

LISTING JURISDICTION/EXCHANGE	Korea, US/KRX, NYSE
FINANCIAL YEAR-END DATE	31 Dec
BLOOMBERG TICKER	SHNHAN
MARKET CAPITALISATION	KRW21.41tn (1 Oct 18)

CREDIT METRICS

BANK SENIOR CREDIT RATINGS (S&P/M/F)	
BANK	A+/Aa3/A (all stable)
HOLDING COMPANY	-/A1/- (stable)
AT1 DEBT RATINGS	Not applicable
T2 DEBT RATINGS (S&P/M/F)	BBB+/Baa1/BBB+
NET STABLE-FUNDING RATIO	111% (30 Jun 18)
LIQUIDITY-COVERAGE RATIO	99% (30 Jun 18)
CET1/TOTAL CAPITAL RATIO	13.2%/16.2% (30 Jun 8)
TOTAL SIZE OF ASSET BOOK/ RISK-WEIGHTED ASSETS	KRW346.4tn/KRW167tn (30 Jun 18)

FUNDING METRICS (31 AUG 18)

TOTAL OUTSTANDING TERM-DEBT ISSUANCE BY CURRENCY	
USD	70%
AUD	17%
JPY	6%
HKD	4%
CAD	1%
EUR	1%
OTHER	1.7%

About Shinhan Bank

Shinhan bank (Shinhan) is a leading commercial bank in Korea and is the main operating subsidiary of Shinhan Financial Group. The bank was established in 1982 as the first privately funded commercial bank in Korea.

With approximately 13,400 employees and 900 domestic branches nationwide, Shinhan provides retail, corporate and investment-banking services to its customers. Globally, Shinhan operates 163 overseas networks across 20 countries in Asia, the Americas and EMEA.

The bank's current credit ratings are A+, Aa3, and A by S&P Global Ratings, Moody's Investors Service and Fitch Ratings, respectively, which is the highest among peer commercial banks in Korea.

Funding strategy

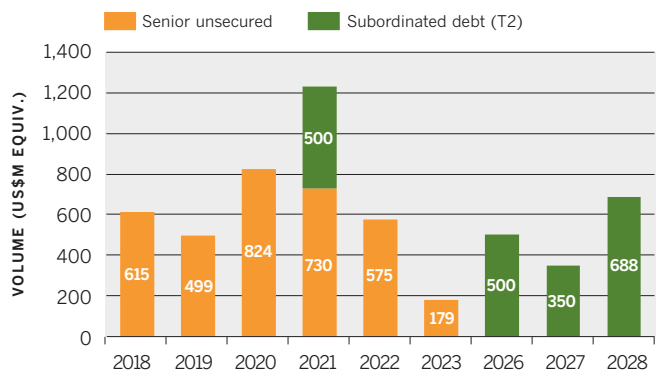
Shinhan is one of the most active issuers from Korea and regularly accesses the major global financial markets for its funding requirement. While most of Shinhan's foreign-currency funding is in USD, the bank regularly monitors other currency markets in which its overseas network is present. AUD, JPY, EUR and CNY are the major non-USD currencies

Shinhan continues to monitor for funding opportunities and diversification.

AUD activity

Shinhan was the first Korean bank to issue a benchmark Kangaroo in 2007, and has continued to access the AUD market regularly in both senior and T2 format under the bank's Kangaroo programme. Shinhan has a Sydney branch office and its assets in Australian dollars were approximately A\$891 million as of June 2018. Shinhan's most recent AUD issuance was a debut T2 format in July 2018 and it was the first of its kind from a Korean bank.

TERM DEBT MATURITY PROFILE (ALL CURRENCIES)



T2 data is listed to call date.

OUTSTANDING AUD BONDS

FIRST ISSUE DATE	VOLUME (A\$M)	MATURITY/CALL DATE	COUPON (%) /MARGIN	COUPON TYPE	ASSET TYPE	DOC./ PROGRAMME
30 Aug 18	400	30 Aug 28	0.05	Fixed	T2	Kangaroo
6 Aug 18	300	6 Aug 19	74/BBSW	FRN	Senior	Kangaroo
17 Mar 17	100	17 Mar 21	0.035	Fixed	Senior	Kangaroo
17 Mar 17	300	17 Mar 21	110/BBSW	FRN	Senior	Kangaroo

SOURCE: SHINHAN BANK 31 AUGUST 2018

FOR FURTHER INFORMATION PLEASE CONTACT:

HyeJin Kwon

Senior Manager

hjkwon0811@shinhan.com

+82 2 2151 3967

<http://shinhangroup.com/en/invest/main.jsp>