

## SHINHAN BANK



## COMPANY DATA

LISTING JURISDICTION/EXCHANGE	Korea, US/KRX, NYSE
FINANCIAL YEAR-END DATE	31 Dec
BLOOMBERG TICKER	SHNHAN
MARKET CAPITALISATION	KRW20.1tn (1 Oct 19)

## CREDIT METRICS

BANK SENIOR CREDIT RATINGS	
BANK (S&P/M/F)	A+/Aa3/A (all stable)
HOLDING COMPANY (S&P/M)	A/A1 (both stable)
AT1 DEBT RATINGS	Not applicable
T2 DEBT RATINGS (S&P/M/F)	BBB+/Baa1/BBB+
NET STABLE-FUNDING RATIO	109.23% (30 Jun 19)
LIQUIDITY-COVERAGE RATIO	103.24% (30 Jun 19)
CET1/TOTAL CAPITAL RATIO	12.99%/16.36% (30 Jun 19)
TOTAL SIZE OF ASSET BOOK/ RISK-WEIGHTED ASSETS	KRW377.8tn/KRW177.2tn (30 Jun 19)

## FUNDING METRICS (31 AUG 19)

TOTAL OUTSTANDING TERM-DEBT ISSUANCE BY CURRENCY	
USD	79%
AUD	10%
JPY	5%
HKD	4%
EUR	1%

## 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 the highest among peer commercial banks in Korea.

## Funding strategy

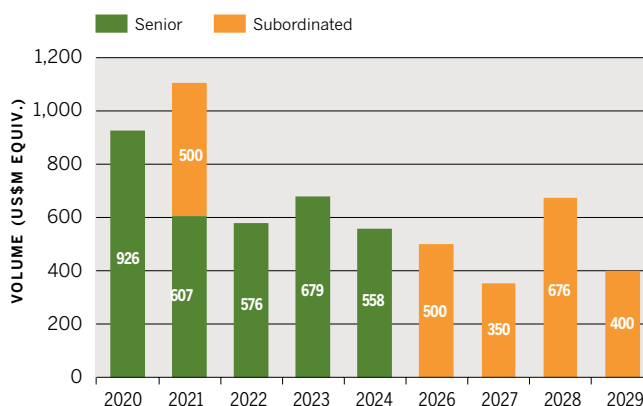
Shinhan is one of the most active issuers from Korea and regularly accesses the major global financial markets for its funding requirements. While most of Shinhan's foreign-currency funding is in USD, the bank regularly monitors other currency markets in which its overseas network is present. AUD, JPY, 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 bond, in 2007. It has continued to access the AUD market regularly in both senior and tier-two format under the bank's Kangaroo programme. Shinhan has a Sydney branch office and its assets in AUD were approximately A\$519 million

as of June 2019. Shinhan's most recent AUD issuance was a debut tier-two in July 2018 – it was the first of its kind from a Korean bank.

## TERM-DEBT MATURITY PROFILE



T2 data is listed to call date.

SOURCE: SHINHAN BANK OCTOBER 2019

## OUTSTANDING AUD BONDS

FIRST ISSUE DATE	VOLUME (A\$M)	MATURITY/ CALL DATE	COUPON (%) / MARGIN (BP)	COUPON TYPE	ASSET TYPE	DOC./ PROGRAMME
30 Aug 18	400	30 Aug 28	5.00	Fixed	T2	Kangaroo
17 Mar 17	100	17 Mar 21	3.50	Fixed	Senior	Kangaroo
17 Mar 17	300	17 Mar 21	110/BBSW	FRN	Senior	Kangaroo

SOURCE: SHINHAN BANK OCTOBER 2019

## FOR FURTHER INFORMATION PLEASE CONTACT:

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[www.shinhangroup.com/en/invest/main.jsp](http://www.shinhangroup.com/en/invest/main.jsp)