Shinhan Bank Canada

(KM1) Key Metrics Disclosure as at September 30th, 2025

(Unit: C$1,000)

		A Q3 2025	B Q2 2025	C Q1 2025	D Q4 2024	E Q3 2024
	Available Capital (Amounts)					
1	Common Equity Tier 1 (CET1)	95,644	95,402	96,461	97,078	97,233
2	Tier 1	95,644	95,402	96,461	97,078	97,233
3	Total capital	98,026	97,701	98,828	100,712	101,016
	Risk-Weighted Assets (Amounts)					
4	Total risk-weighted assets (RWA)	570,379	571,140	584,193	591,659	597,135
4a	Total risk-weighted assets (pre-floor)	570,379	571,140	584,193	591,659	597,135
	Risk-Based Capital Ratios As a Percentage of RWA					
5	CET1 ratio (%)	16.77%	16.70%	16.51%	16.41%	16.28%
5a	CET1 ratio (%) (pre-floor ratio)	16.77%	16.70%	16.51%	16.41%	16.28%
6	Tier 1 ratio (%)	16.77%	16.70%	16.51%	16.41%	16.28%
6a	Tier 1 ratio (%) (pre-floor ratio)	16.77%	16.70%	16.51%	16.41%	16.28%
7	Total capital ratio (%)	17.19%	17.11%	16.92%	17.02%	16.92%
7a	Total capital ratio (%) (pre-floor ratio)	17.19%	17.11%	16.92%	17.02%	16.92%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%) **[Not applicable for SMSBs]**	NA	NA	NA	NA	NA
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)[1]	9.77%	9.70%	9.51%	9.41%	9.28%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,148,658	1,122,337	1,150,862	1,129,428	1,151,771
14	Basel III leverage ratio (row 2 / row 13)	8.33%	8.50%	8.38%	8.60%	8.44%

[1](9.77% = 16.77% - 7%), where 7% = 4.5% (CET1 regulatory minimum capital requirement) + 2.5% (capital conservation buffer requirement)