

# Shinhan Bank Canada

Capital Disclosure as at June 30th, 2026

(Unit: C\$1,000)

| Common Equity Tier 1 capital: instruments and reserves |                                                                                                                                                                                                               |               |
|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 1                                                      | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus                                                                                     | 80,000        |
| 2                                                      | Retained earnings                                                                                                                                                                                             | 18,351        |
| 3                                                      | Accumulated other comprehensive income (and other reserves)                                                                                                                                                   | NA            |
| 4                                                      | <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>                                                                                                  | NA            |
| 5                                                      | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)                                                                                                          | NA            |
| 6                                                      | <b>Common Equity Tier 1 capital before regulatory adjustments</b>                                                                                                                                             | <b>98,351</b> |
| Common Equity Tier 1 capital: regulatory adjustments   |                                                                                                                                                                                                               |               |
| 7                                                      | Prudential valuation adjustments                                                                                                                                                                              | NA            |
| 8                                                      | Goodwill (net of related tax liability)                                                                                                                                                                       | NA            |
| 9                                                      | Other intangibles other than mortgage-servicing rights (net of related tax liability)                                                                                                                         | (1,906)       |
| 10                                                     | Deferred tax assets excluding those arising from temporary differences (net of related tax liability)                                                                                                         | NA            |
| 11                                                     | Cash flow hedge reserve                                                                                                                                                                                       | NA            |
| 12                                                     | Shortfall of provisions to expected losses                                                                                                                                                                    | NA            |
| 13                                                     | Securitisation gain on sale                                                                                                                                                                                   | NA            |
| 14                                                     | Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                                                 | NA            |
| 15                                                     | Defined benefit pension fund net assets (net of related tax liability)                                                                                                                                        | NA            |
| 16                                                     | Investments in own shares (if not already netted off paid-in capital on reported balance sheet)                                                                                                               | NA            |
| 17                                                     | Reciprocal cross holdings in common equity                                                                                                                                                                    | NA            |
| 18                                                     | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)                                                         | NA            |
| 19                                                     | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | NA            |
| 20                                                     | Mortgage servicing rights (amount above 10% threshold)                                                                                                                                                        | NA            |
| 21                                                     | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)                                                                                             | NA            |
| 22                                                     | Amount exceeding the 15% threshold                                                                                                                                                                            | NA            |
| 23                                                     | of which: significant investments in the common stock of financials                                                                                                                                           | NA            |
| 24                                                     | of which: mortgage servicing rights                                                                                                                                                                           | NA            |
| 25                                                     | of which: deferred tax assets arising from temporary differences                                                                                                                                              | NA            |
| 26                                                     | Other deductions or regulatory adjustments to CET1 as determined by OSFI                                                                                                                                      | NA            |
| 27                                                     | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions                                                                                   | NA            |
| 28                                                     | Total regulatory adjustments to Common Equity Tier 1                                                                                                                                                          | (1,906)       |
| 29                                                     | <b>Common Equity Tier 1 capital (CET1)</b>                                                                                                                                                                    | <b>96,445</b> |
| Additional Tier 1 capital: instruments                 |                                                                                                                                                                                                               |               |
| 36                                                     | <b>Additional Tier 1 capital before regulatory adjustments</b>                                                                                                                                                | <b>NA</b>     |
| Additional Tier 1 capital: regulatory adjustments      |                                                                                                                                                                                                               |               |
| 43                                                     | <b>Total regulatory adjustments to Additional Tier 1 capital</b>                                                                                                                                              | <b>NA</b>     |
| 44                                                     | <b>Additional Tier 1 capital (AT1)</b>                                                                                                                                                                        | <b>NA</b>     |
| 45                                                     | <b>Tier 1 capital (T1 = CET1 + AT1)</b>                                                                                                                                                                       | <b>96,445</b> |

| Tier 2 capital: instruments and provisions                                         |                                                                                                                                                                  |         |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 46                                                                                 | Directly issued qualifying Tier 2 instruments plus related stock surplus                                                                                         | NA      |
| 47                                                                                 | <i>Directly issued capital instruments subject to phase out from Tier 2</i>                                                                                      | NA      |
| 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) | NA      |
| 49                                                                                 | <i>of which: instruments issued by subsidiaries subject to phase out</i>                                                                                         | NA      |
| 50                                                                                 | Collective allowances                                                                                                                                            | 2,127   |
| 51                                                                                 | <b>Tier 2 capital before regulatory adjustments</b>                                                                                                              | 2,127   |
| Tier 2 capital: regulatory adjustments                                             |                                                                                                                                                                  |         |
| 57                                                                                 | <b>Total regulatory adjustments to Tier 2 capital</b>                                                                                                            | NA      |
| 58                                                                                 | <b>Tier 2 capital (T2)</b>                                                                                                                                       | 2,127   |
| 59                                                                                 | <b>Total capital (TC = T1 + T2)</b>                                                                                                                              | 98,572  |
| 60                                                                                 | <b>Total risk-weighted assets</b>                                                                                                                                | 565,058 |
| 60a                                                                                | <b>Common Equity Tier 1 (CET1) Capital RWA</b>                                                                                                                   | NA      |
| 60b                                                                                | <b>Tier 1 Capital RWA</b>                                                                                                                                        | NA      |
| 60c                                                                                | <b>Total Capital RWA</b>                                                                                                                                         | NA      |
| Capital ratios                                                                     |                                                                                                                                                                  |         |
| 61                                                                                 | Common Equity Tier 1 (as percentage of risk-weighted assets)                                                                                                     | 17.07%  |
| 62                                                                                 | Tier 1 (as percentage of risk-weighted assets)                                                                                                                   | 17.07%  |
| 63                                                                                 | Total capital (as percentage of risk-weighted assets)                                                                                                            | 17.44%  |
| 64                                                                                 | Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)          | NA      |
| 68                                                                                 | Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)                                                                           | NA      |
| OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) |                                                                                                                                                                  |         |
| 69                                                                                 | Common Equity Tier 1 target ratio                                                                                                                                | 7.00%   |
| 70                                                                                 | Tier 1 capital target ratio                                                                                                                                      | 8.50%   |
| 71                                                                                 | Total capital target ratio                                                                                                                                       | 10.50%  |
| Amounts below the thresholds for deduction (before risk weighting)                 |                                                                                                                                                                  |         |
| 72                                                                                 | Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities                                                       | NA      |
| 73                                                                                 | Significant investments in the common stock of financials                                                                                                        | NA      |
| 74                                                                                 | Mortgage servicing rights (net of related tax liability)                                                                                                         | NA      |
| 75                                                                                 | Deferred tax assets arising from temporary differences (net of related tax liability)                                                                            | 149     |