

We believe finance should be
+ More Friendly,
Secure,
Creative



Excellence beyond comparison

Shinhan Financial Group

1H 2022



Shinhan Financial Group

Overview

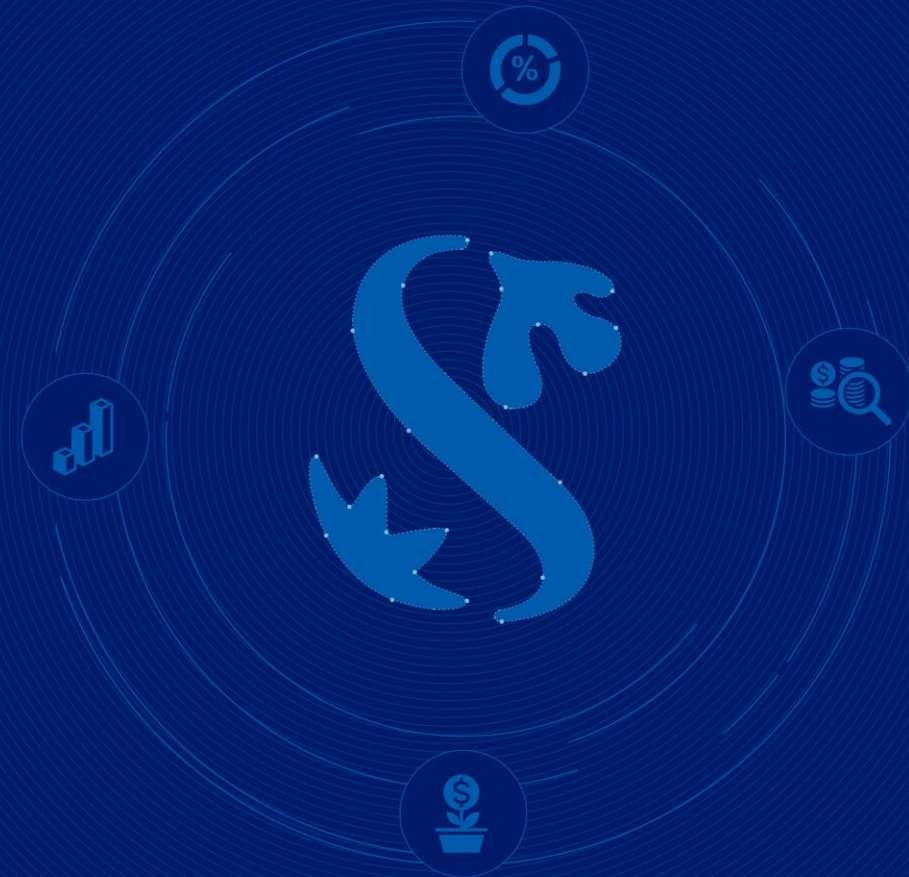
Mission, Vision, and Strategy

Sustainability Management

1

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16 direct subsidiaries

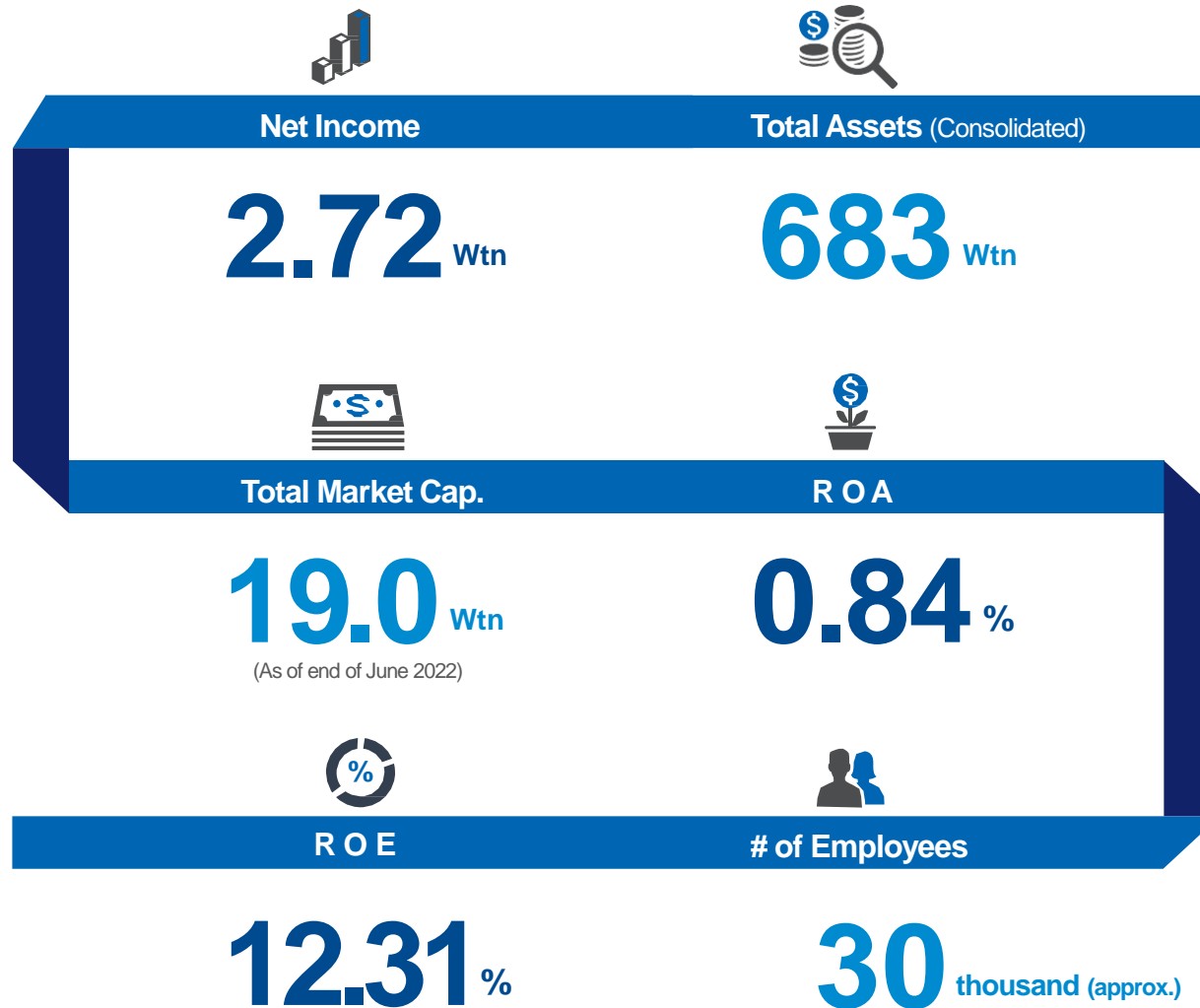
30 indirect subsidiaries

(As of end of July 2022)

Overview

(As of end of June 2022)

SFG at a Glance



Major Shareholders ¹

(Common Shares)

- Korea National Pension Service 8.76%²
- BlackRock Fund Advisors 5.63%³
- SFG ESOP 4.93%
- Centennial Investment Limited 3.96%
- BNP Paribas SA 3.62%
- Supreme, L.P. 3.62%
- Citi Bank [ADR Dept.] 3.04%

¹ Based on SFG's FY2021 management disclosure

² Based on the Large equity ownership disclosure by Korea NPS with the FSS on Apr. 5, 2022

³ Based on the Large equity ownership disclosure by BlackRock with the FSS on Sep. 27, 2018

Continuous Growth Through Business Diversification

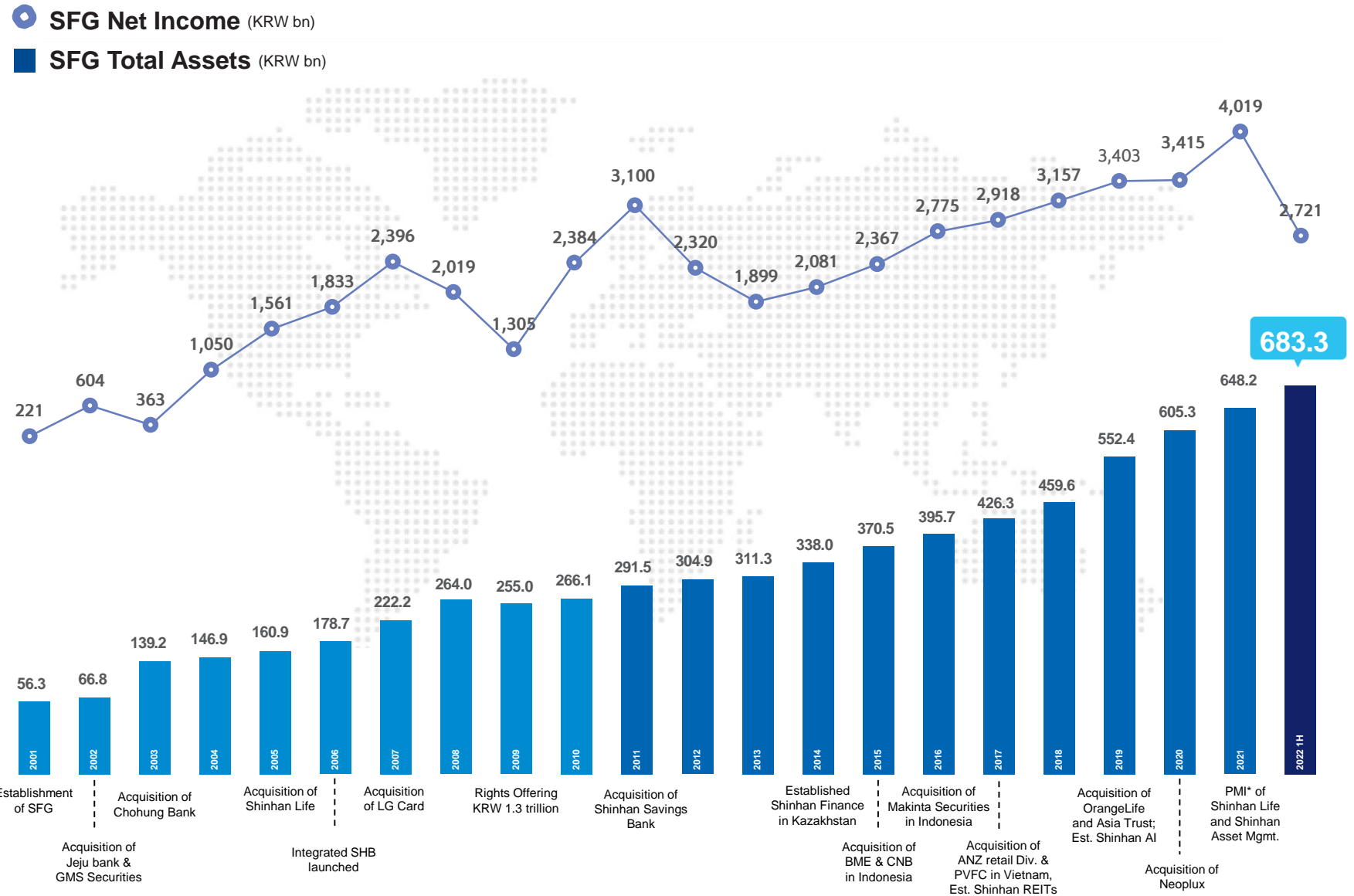
(As of end of June 2022)

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* PMI: Post Merger Integration

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SFG's Major Affiliates

Leading Financial Group in Korea



(KRW, As of end of June 2022)

Banking		Consumer Finance		Insurance		Capital Markets	
Shinhan Bank	Jeju Bank	Shinhan Card	Shinhan Saving Bank	Shinhan Life	Shinhan EZ General Insurance ²	Shinhan Securities ³	Shinhan Capital
100%	75.31%	100%	100%	100%	94.54%	100%	100%
Top Commercial Bank in Korea	The Representative Regional Bank in Jeju	No.#1 Credit Card Company in Korea	Major Savings Bank in Korea	Major Life Insurance Company in Korea	Digital Insurance Business	Major Securities Firm in Korea	Comprehensive Credit Financial Company with Strength in IB
Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets
581.5 trillion	7.2 trillion	41.8 trillion	3.1 trillion	68.5 trillion	154.2 billion	72.1 trillion	12.8 trillion
Total Equity	Total Equity	Total Equity	Total Equity	Total Equity	Total Equity	Total Equity	Total Equity
29.6 trillion	506.2 billion	7.2 trillion	303.6 billion	3.7 trillion	56.1 billion	5.2 trillion	1.9 trillion

Capital Markets					Others	
Shinhan Asset Management	Shinhan REITs	Shinhan Asset Trust	Shinhan AI	Shinhan Venture Investment	Shinhan DS	Shinhan AITAS
100%	100%	100%	100%	100%	100%	99.8%
Major Asset Management Firm in Korea	Real Estate Investment Management Firm	Major Market Player in Real Estate Trust	AI-based Investment Advisory Firm	Venture Capital Investment Firm	Specialized IT Service Provider for Financial Companies	No.# 1 Fund Service Company in Korea
Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets
63.0 trillion	2.9 trillion	67.6 trillion	43.2 billion	793.9 billion	99.2 billion	89.0 billion
Total Equity	Total Equity	Total Equity	Total Equity	Total Equity	Total Equity	Total Equity
234.8 billion	54.2 billion	291.5 billion	41.5 billion	79.3 billion	43.5 billion	79.7 billion

1 Based on Consolidated Financial Statements, Trust A/C and AUM are included in Total Assets.

2 On June 30, 2022, SFG Acquired Shinhan EZ General Insurance, rebranded from BNP Paribas Cardif General Insurance on the same day

3 Renamed from Shinhan Investment Corp. on October 1, 2022.

Financial Highlights by Subsidiaries

(As of end of June 2022)

(KRW bn)		Ownership	Total Asset ¹	Shareholder's Equity	Profit for the Period ²	ROA	ROE
Bank			588,714.3	30,063.7	1,693.3		
Bank	Shinhan Bank	100.0%	581,466.3	29,557.5	1,683.0	0.70%	11.61%
	Jeju Bank	75.3%	7,248.0	506.2	10.2	0.29%	4.06%
Non-Bank			336,965.9	19,220.7	1,200.7		
Consumer Finance	Shinhan Card	100.0%	41,764.6	7,225.0	412.7	2.08%	11.90%
	Shinhan Savings Bank	100.0%	3,130.4	303.6	21.7	1.57%	18.13%
Insurance	Shinhan Life	100.0%	68,515.4	3,749.7	277.5	0.81%	12.55%
	Shinhan EZ General Insurance ³	94.5%	154.2	56.1	-	-	-
Capital Markets	Shinhan Securities	100.0%	72,126.6	5,150.7	189.1	0.80%	7.48%
	Shinhan Capital	100.0%	12,834.7	1,890.6	203.6	3.46%	22.82%
	Shinhan Asset Management	100.0%	62,999.4	234.8	40.9	24.54%	37.13%
	Shinhan REITs Management	100.0%	2,868.3	54.2	1.8	5.71%	6.67%
	Shinhan Asset Trust	100.0%	67,590.6	291.5	40.5	22.99%	32.59%
	Shinhan AI	100.0%	43.2	41.5	0.1	0.40%	0.42%
Others	Shinhan Venture Investment	100.0%	793.9	79.3	3.6	6.61%	9.40%
	Shinhan DS	100.0%	99.2	43.5	3.5	7.20%	16.48%
	Shinhan AITAS	99.8%	89.0	79.7	4.6	10.45%	11.71%
	Shinhan Credit Information ⁴	100.0%	30.8	20.5	1.0	6.69%	10.44%

¹ Total Assets includes AUM

² Net Profit before reflecting ownership

³ On June 30, 2022, SFG acquired Shinhan EZ General Insurance, rebranded from BNP Paribas Cardif General Insurance on the same day

⁴ On July 28, 2022, SFG sold 100% stake in Shinhan Credit Information to Shinhan Card

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Diversified Business & Customer Base

(As of end of June 2022)

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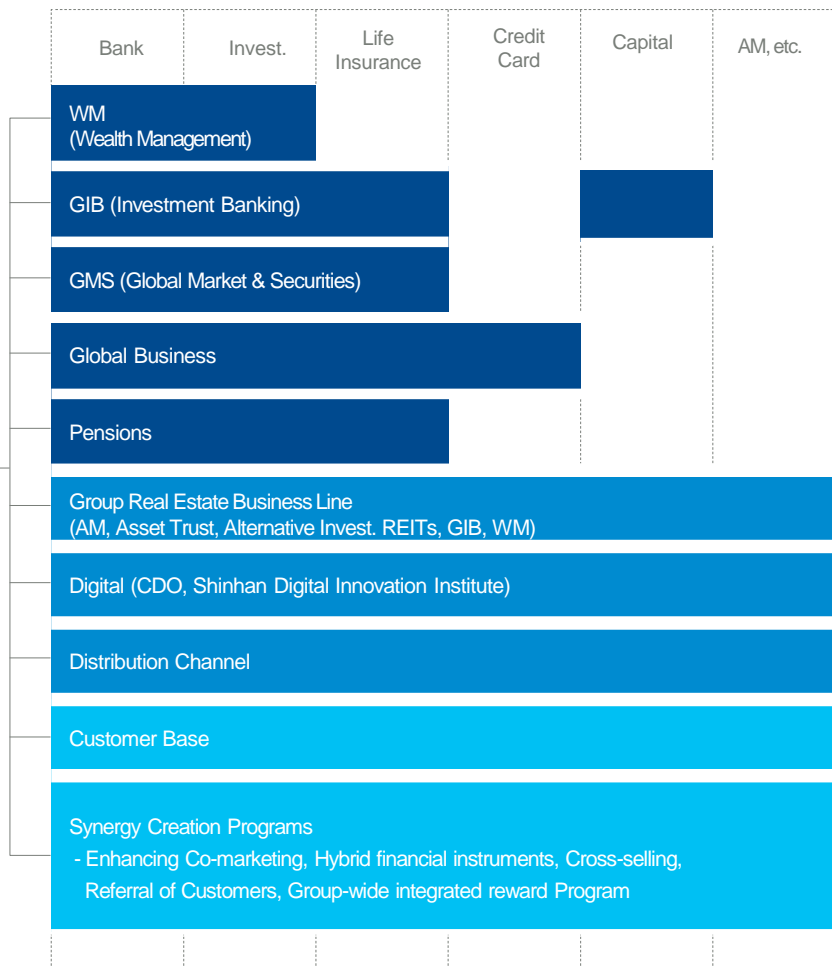
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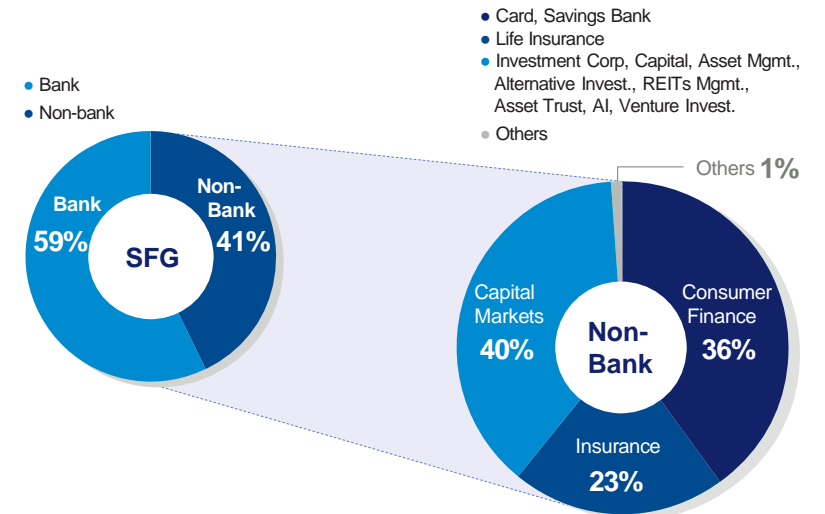


Shinhan Financial Group

“One Shinhan” Business Model

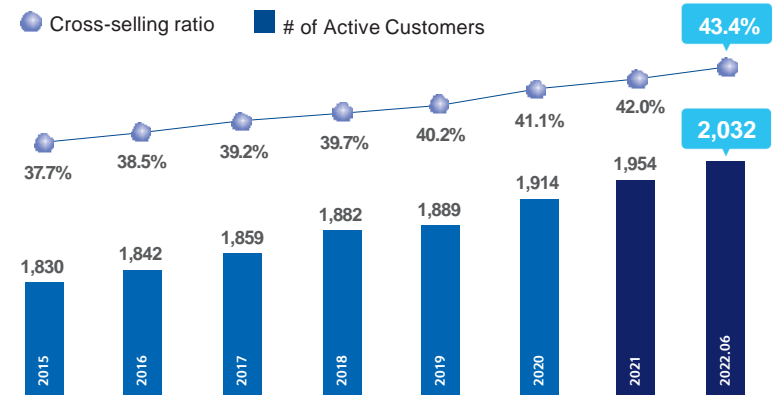


Diversified Profit Base



Customer Base

(Unit: 10 thousand persons)



1 Shinhan Financial Group

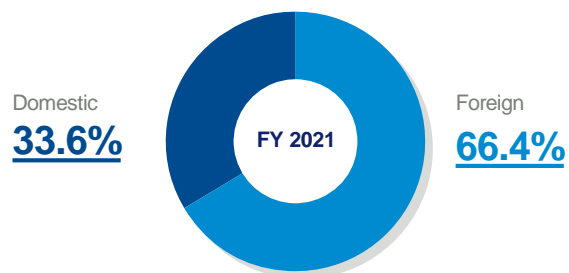
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Major Shareholders and Management

Shareholder Composition



Major Shareholders ¹

(As of end of 2021)

Company	Ownership (%)
Korea National Pension Service ²	8.76%
BlackRock Fund Advisors ³	5.63%
SFG ESOP	4.93%
CENTENNIAL INVESTMENT LIMITED	3.96%
BNP Paribas SA	3.62%
SUPREME, L.P	3.62%
Citibank N.A. (ADR dept.)	3.04%
Norges Bank	2.02%
The Government of Singapore	1.83%
Vanguard Total Int'l Stock Index	1.24%
Peoples Bank of China	1.07%

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³ Based on the Large equity ownership disclosure by BlackRock with the FSS on Sep. 27, 2018

CEO & Subsidiary Management



CHO Yong-byung

CEO, Shinhan Financial Group

Main Experiences

- 2015 CEO, Shinhan Bank
- 2013 CEO, Shinhan BNPP AM
- 2009 Deputy CEO, Shinhan Bank

SFG Subsidiaries' CEOs (As of end of June 2022)

01	Shinhan Bank	JIN Ok-dong	08	Shinhan Savings Bank	LEE Hee Soo
02	Shinhan Card	LIM Young-jin	09	Shinhan Asset Trust	BAE Il Geu
03	Shinhan Securities	LEE Young-chang	10	Shinhan DS	CHO Kyoung-sun
		KIM Sang Tae	11	Shinhan AITAS	JEONG Ji-Ho
04	Shinhan Life	SUNG Dai Gou	12	Shinhan REITs	KIM Ji Uk
05	Shinhan Capital	JEONG Woon-jin	13	Shinhan AI	BAE Jin Soo
06	Shinhan Asset Mgmt	KIM Hee-song	14	Shinhan Venture Invest.	LEE Dong Hyun
		CHO Jae Min	15	Shinhan EZ GI	KANG Byoung Kwan
07	Jeju Bank	PARK Woo Hyuk			

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Value Management System

Shinhan WAY 2.0

“Shinhan WAY 2.0” is Shinhan’s new value system as well as a guiding principle for all of its employees.

Mission

A Better World through Finance



Core Values



Right

We value doing what is **RIGHT** for our customers and for the future generations.



Nimble

We value being **NIMBLE** - executing with flexibility and efficiency, never stop learning and **keep moving forward**.



Different

We respect individual **DIFFERENCES** and value having **DIFFERENTIATED** outcomes.

Vision

We believe finance should be
+ More Friendly, More Secure, More Creative

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Corporate Vision

We believe finance should be
+ More Friendly, More Secure, More Creative

Reflecting the most important value that customers want in finance.



+ More Friendly

Easy & Convenient

We will improve online and offline financial services so that customers can use finance more easily and conveniently, and connect finance more closely with customers' daily life and business.



+ More Secure

Safe & Reliable

We will provide safe, reliable, and secure financial services and support customers realize their dreams.



+ More Creative

Original & Innovative

We will provide new value to our customers through innovative and original financial services that creatively converge Shinhan's expertise and innovative digital technology.

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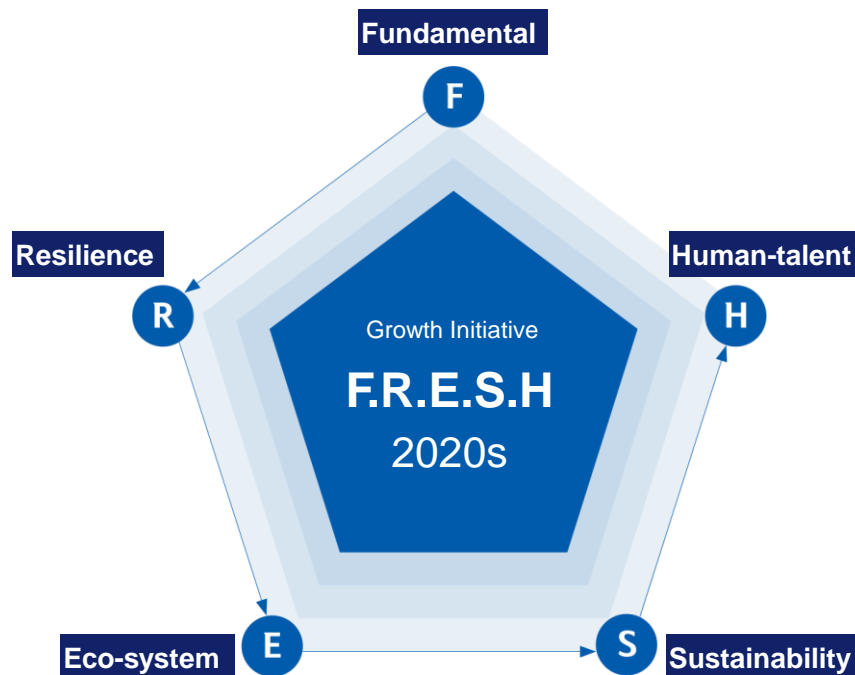
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SFG's Midterm Strategic Direction

F.R.E.S.H 2020s

SFG has set "F.R.E.S.H 2020s" as its growth initiative to realize unrivaled growth in today's highly volatile external environment. With "F.R.E.S.H 2020s" guiding the way, SFG will embody "Excellence" and progress towards its corporate vision.

Initiative for a Differentiated Growth



4 Strategic Focus under F.R.E.S.H 2020s

- 01 Optimal Growth
- 02 Glocalization
- 03 Digital Transformation
- 04 Sustainability Management

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4 Strategic Focus under F.R.E.S.H 2020s > 01 Optimal Growth

Optimal Growth

SFG is focusing on achieving “Optimal Growth” by strengthening both of its bank and non-bank subsidiaries while finding new growth drivers to maximize the Group’s value.

Optimal Growth Strategy

Organic + Inorganic Growth
to maximize the Group’s value

No. 1

Solidifying
No. 1 position

No. 1 in
segmented markets



Bank,
Credit Card



Investment,
Insurance,
Others

Key Elements for Optimal Growth

**Fortifying
Earnings Base**



Solidification of SFG’s
business lines

**Cost
Management**



Systemic cost
innovation

**New
Growth Engines**



Seeking and capturing
opportunities

4 Strategic Focus under F.R.E.S.H 2020s > 02 Globalization

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Countries

20

Networks

244

- Shinhan Bank : 163 in 20 countries
- Shinhan Card : 69 in 4 countries
- Shinhan Securities : 7 in 5 countries
- Shinhan Life : 3 in 2 countries
- Shinhan Asset Mgmt. : 1 in 1 country
- Shinhan DS : 2 in 2 countries

Glocalization

SFG Global Networks: 20 Countries, 247 Networks



Case Study

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Best Foreign Bank In Vietnam

1st

* In terms of net income, loan assets, and number of network

Largest among foreign FIs

83 networks

- Shinhan Bank 43
- Shinhan Card 35
- Shinhan Securities 2
- Shinhan Life 2
- Shinhan DS 1

Shinhan in Vietnam



Shinhan Bank Vietnam

Over 20 years experiences in Vietnam
Localization Strategy, Strong Shinhan Culture

Established presence (Multi-block Strategy)

- JV with Local Bank (Vietnam Bank, 50 : 50)
- Rep. office → Branch → Subsidiary (1993) (1995) (2009)

Achieved economy of scale

- Acquired 50% stake of JV
- Merged Shinhan Vina Bank with Shinhan Bank Vietnam (2011)
- Acquired ANZ Vietnam Retail Division (2017)

Joint expansion with group subsidiaries

Localization & Create synergy

Shinhan Card:

- Established SVFC following an acquisition of PVFC (2018)
- Launched credit card business with Shinhan Bank Vietnam (2011)

Shinhan Securities:

- Established Shinhan Securities Vietnam (SSV) following an acquisition of a local securities company (2015)

Shinhan Life:

- Established a representative office (2015) → Acquired corporate license (2021)

Shinhan DS:

- Established Shinhan DS Vietnam (2018)

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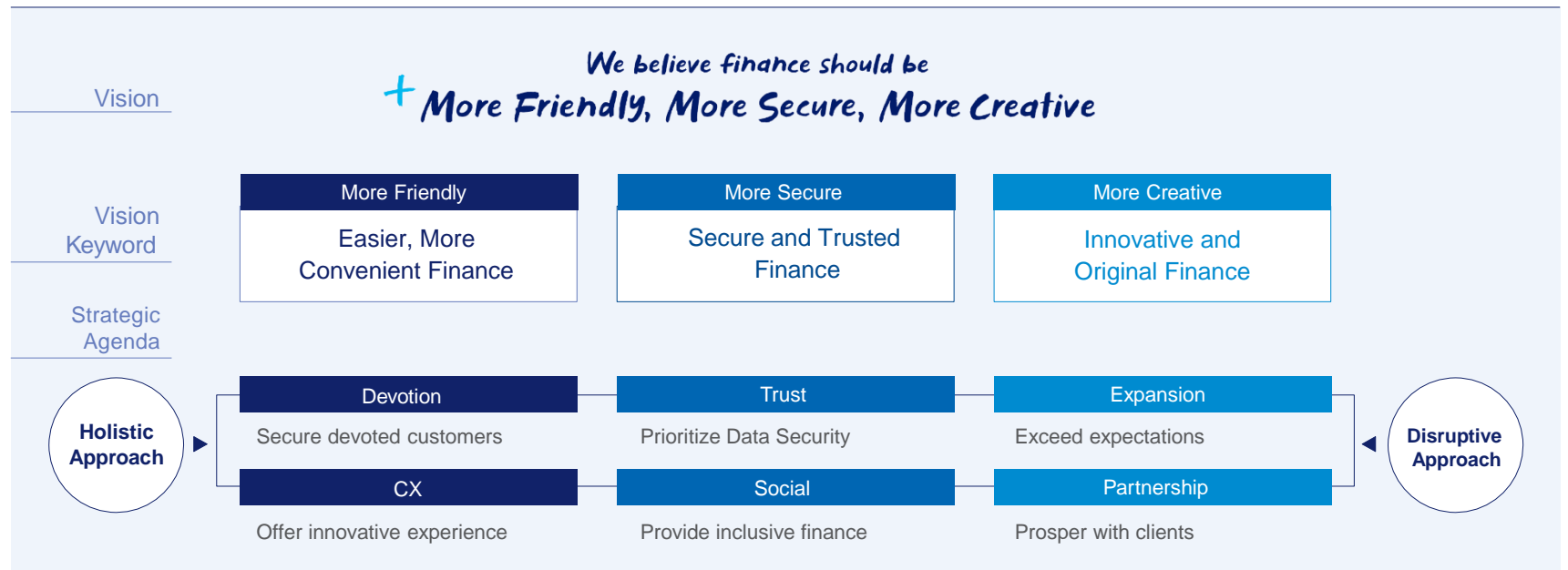
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4 Strategic Focus under F.R.E.S.H 2020s > 03 Digital Transformation

Innovation · Open Digital Transformation

In line with SFG's new corporate vision, we have set the following as the three main digital goals: ① data-based customer experience innovation for a More Friendly finance, ② strengthening and protecting customer rights for a More Secure finance, ③ expanding services and growing in partnerships in new businesses for a More Creative finance.

SFG Digital Transformation Strategy Framework



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4 Strategic Focus under F.R.E.S.H 2020s > 03 Digital Transformation

Digital Transformation



More Friendly



More Secure



More Creative

Devotion

- Data-based customer experience innovation
- Personalized customer engagement

Trust

- Strengthen customer privacy rights
- Expand financial authentication services

Expansion

- Identify and enter new markets
- Innovate financial services
- Find new global digital businesses

CX

- Establish and execute Group app strategy
- Build a service model based on Group synergy

Social

- Identify and measure the digital ESG Index
- Support digitally marginalized

Partnership

- Expand 3rd-party collaboration through strategic investment
- Advance startup incubation system
- Strengthen digital capabilities

DATA

- Maximize the use of MyData, Data dam, etc.
- Strengthen data governance

Technology

- Development of new services incorporating innovative technologies

Process

- Work automation for cost efficiency
- Innovate the way of work

People/Organization

- 2-Track digital talent development

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4 Strategic Focus under F.R.E.S.H 2020s > 03 Digital Transformation

Digital Transformation through External Partnerships

3rd-Party Partnerships

Strengthening collaboration with new players

Advancing digital competitiveness and developing new business models through collaboration with 3rd parties.

SFG Major Alliances

Global ICT



Telecom + Lifestyle



Healthcare



Commerce



Finance



Others

Creating Fintech Ecosystem

Shinhan Future's Lab

Shinhan Future's Lab is an Industry-first Fintech support program. Shinhan is reinforcing its alliances with promising start-ups by nurturing and investing in them.

Country	Program (year)	No. of Companies	Related Fields
Korea	1~5 (2015~2019)	111	P2P, AI, VR/AR etc.
	6-1,2 (2020)	55	Data Analytics, Health tech etc.
	7-1,2 (2021)	60	ESG, mataverse, Blockchain etc.
Vietnam	8 (2022)	35	AI, Healthcare, Proptech etc.
	1 (2017)	5	Payment, e-Wallet etc.
	2 (2018)	6	P2P, small investment, etc.
	3 (2019)	10	Chatbot, Face recognition etc.
Indonesia	4 (2020)	19	InsureTech, Logistics, EdTech etc.
	1 (2020)	8	Fintech, Robo-Advisor, security etc.
	2 (2021)	8	AI, Digital marketing etc.
	3 (2022)	6	Healthcare, Mobility etc.

Shinhan Future's Lab Development

Investment of 64 Wbn in 70 Future's Lab companies

• Direct Invest. : 49.6 Wbn | Indirect Invest. : 14.4 Wbn

Investing through "SFG SI Fund" and "3rd One-Shinhan Future's Fund"

- Launched 3rd One-Shinhan Future's Fund (10.0Wbn, 2022)
- Launched SFG SI Fund (300.0Wbn, 2021)
- Launched and invested 2nd One-Shinhan Future's Fund (10.1Wbn, 2020)
- Launched and invested 1st One-Shinhan Future's Fund (10.8Wbn, 2019)

18 startups designated as Baby Unicorns by Ministry of SMEs and Startups

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4 Strategic Focus under F.R.E.S.H 2020s > 04 Sustainability Management

Sustainability Management

Under the Group mission, “Compassionate Finance”, which reflects the founding spirit, SFG has adopted “Finance for IMPACT” as the principle of its ESG management, and set three strategic directions – Green, Win-win, and Trusted – and 5 ESG tasks. Recently, to raise awareness and encourage action, SFG announced its ESG Slogan, “Do the RIGHT thing for a wonderful world.”



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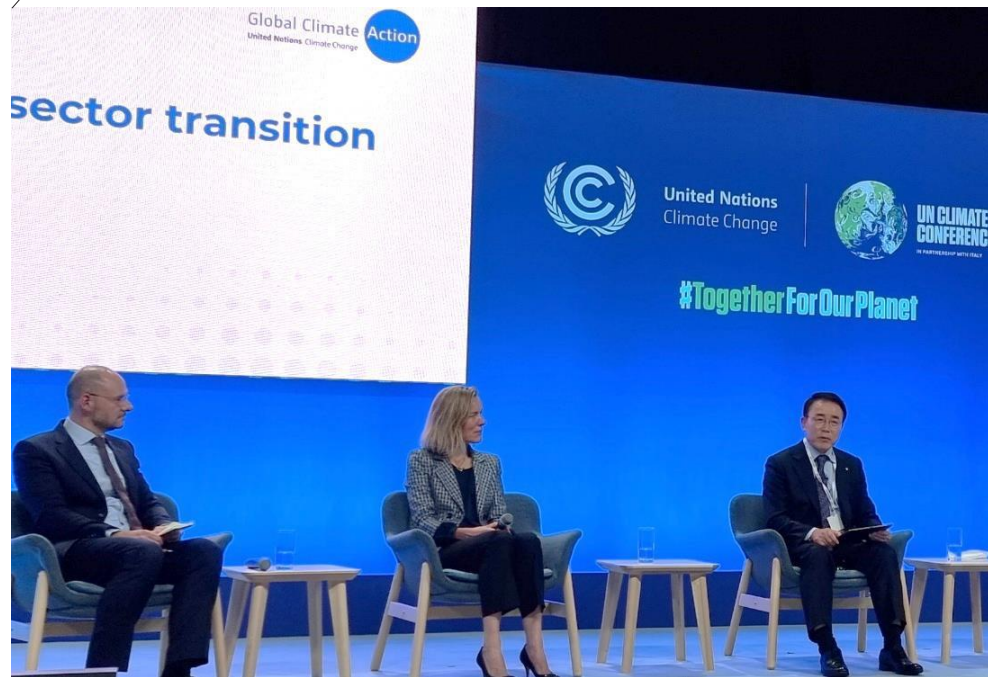
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Participating Global ESG Initiatives

Shinhan Financial Group has been partaking in major global sustainability management initiatives, and joined hands with global financial authorities and companies to raise the awareness of ESG at home and abroad

Major Global ESG Initiatives



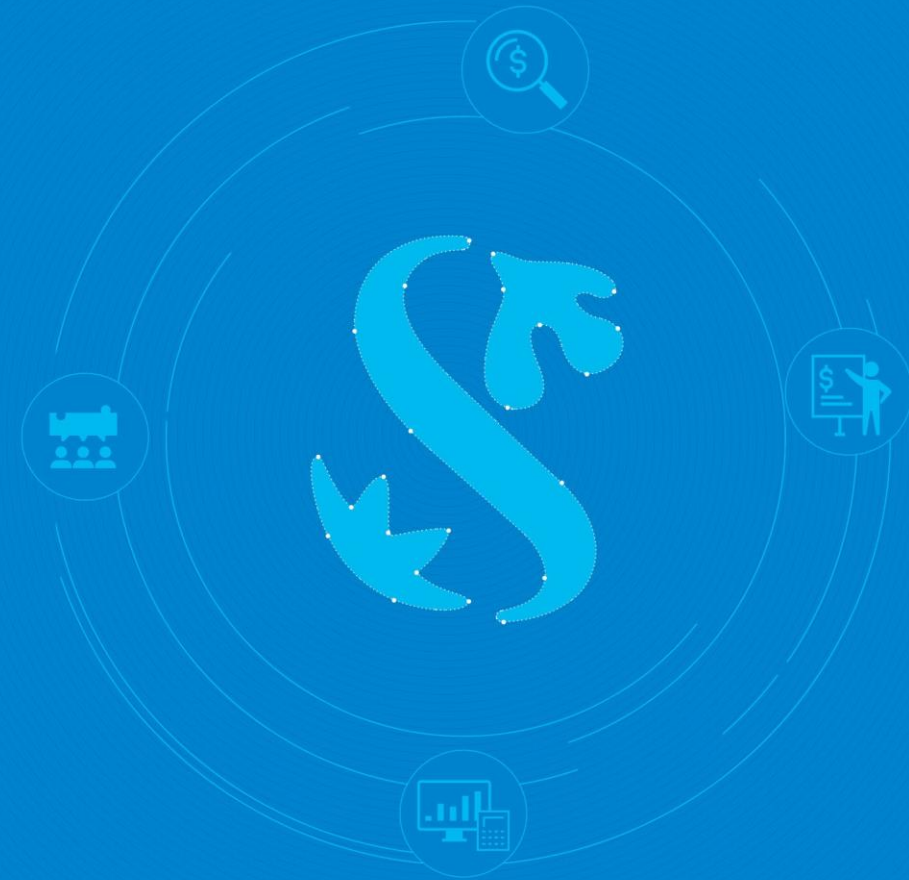
Global Initiatives

TNFD (Taskforce on Nature-related Financial Disclosures)	Mar. 2022
NZIA (Net-Zero Insurance Alliance)	Oct. 2021
NZAMI (Net-Zero Asset Management Initiative)	Jul. 2021
NZBA (Net-Zero Banking Alliance)	Apr. 2021
VBA (Value Balancing Alliance)	Mar. 2021
SBTi (Science Based Target initiative)	Nov. 2020
PCAF (Partnership for Carbon Accounting Financials)	Nov. 2020
Equator Principles	Sept. 2020
UNEP FI PSI (Principles for Sustainable Insurance)	Feb. 2020
UNEP FI PRB (Principles for Responsible Banking)	Sept. 2019
TCFD (Taskforce on Climate-related Financial Disclosure)	Sept. 2018
UN Global Compact	May 2008
UNEP FI (UN Environment Programme Finance Initiative)	Jan. 2008
CDP (Carbon Disclosure Project)	Mar. 2007



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Shinhan's ESG Strategy Framework



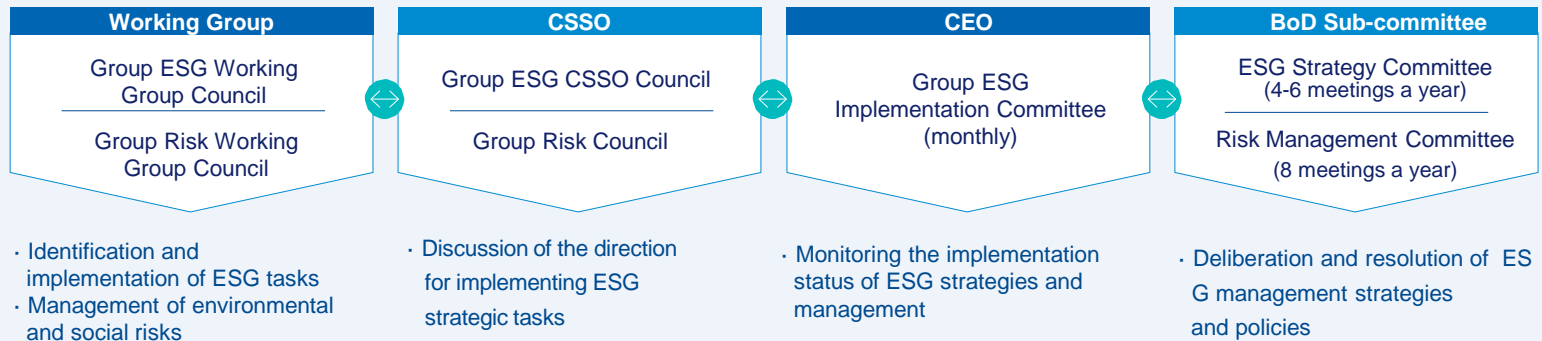
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Shinhan's ESG Governance Snapshot

ESG Driving System

Shinhan Financial Group has a multi-layered ESG governance in place to ensure working-level cooperation, C-level discussion and monitoring, as well as Board-level oversight on a wide range of ESG-related issues.



Management KPI

- ▶ Since 2018, ESG had been included in the Group's major strategic tasks. Moreover, since 2019, ESG had been included in management's KPI, including the Group CEO, as well as the CEOs of Group subsidiaries.
- ▶ In 2022, the proportion of ESG within the Group CEO's strategic KPIs was increased to 15%. Expanding ESG finance and strengthening internal/financial emissions management were reflected as major core tasks.
- ▶ As for the CEOs of Group subsidiaries, the ESG weight varied to accommodate different characteristics of the business, including the size of the subsidiary. ^{NOTE 1)}

NOTE 1)
 Capital, Asset Mgmt. **12%**
 Bank, Securities, Life **10%**
 Jeju, Trust, Savings, REITs **8%**
 Shinhan Card **7%**
 DS, AITAS, AI, Venture **3%**

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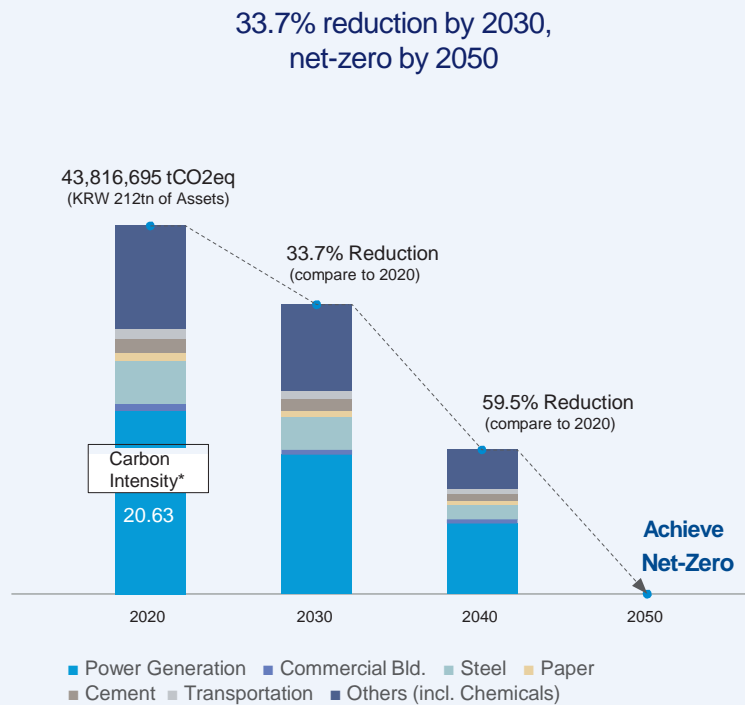
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Climate Initiative

Zero Carbon Drive

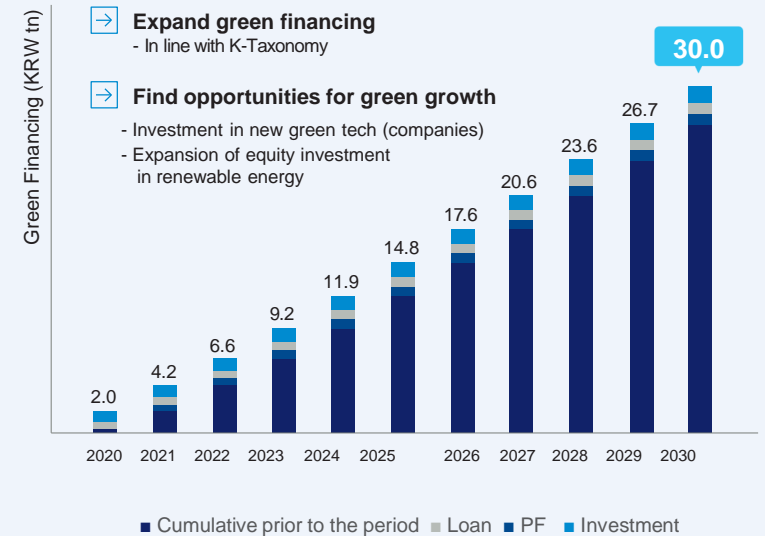
Zero Carbon Drive is SFG's climate initiative towards achieving carbon neutrality. Under this initiative, SFG plans to reduce its own CO2 emissions by 2043 to net-zero, and to reduce its financed emissions to net-zero by 2050. Moreover, SFG will Provide 30Wtn in green financings by 2030 with a focus in new and renewable energy.

Financed Emissions Reduction Target



Green Financing Target

Providing KRW 30 trillion in green financing by 2030



*financed emissions per KRW 0.1bn

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Promoting Innovation

Triple-K Project

SFG is implementing 'Triple-K Project' to complete a innovative finance platform. We have a supporting system for the entire business cycle, from the very earliest days of a star-up right through to its successful development, as well as a dedicated fund.

Fostering Start-ups

'Shinhan S2 Bridge launched in 2020 as Shinhan's start-up supporting platform

Supports the entire business cycle of start-ups


Supports the growth of startups through dedicated funds

Membership
(As of end of 2021)



480 Start-ups

Value of Start-ups



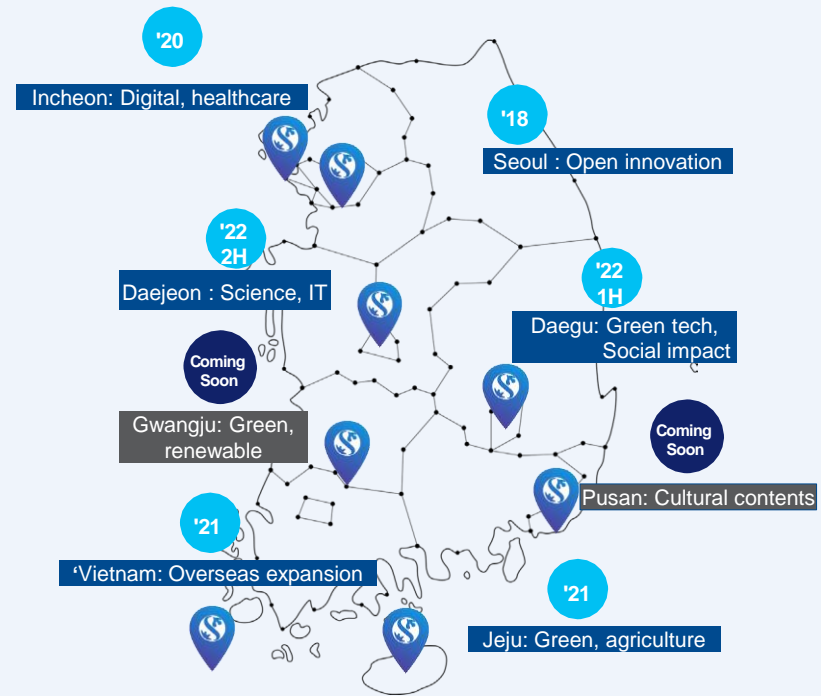
2,600 billion

Funding for Start-ups



299.7 billion

Regional Distribution



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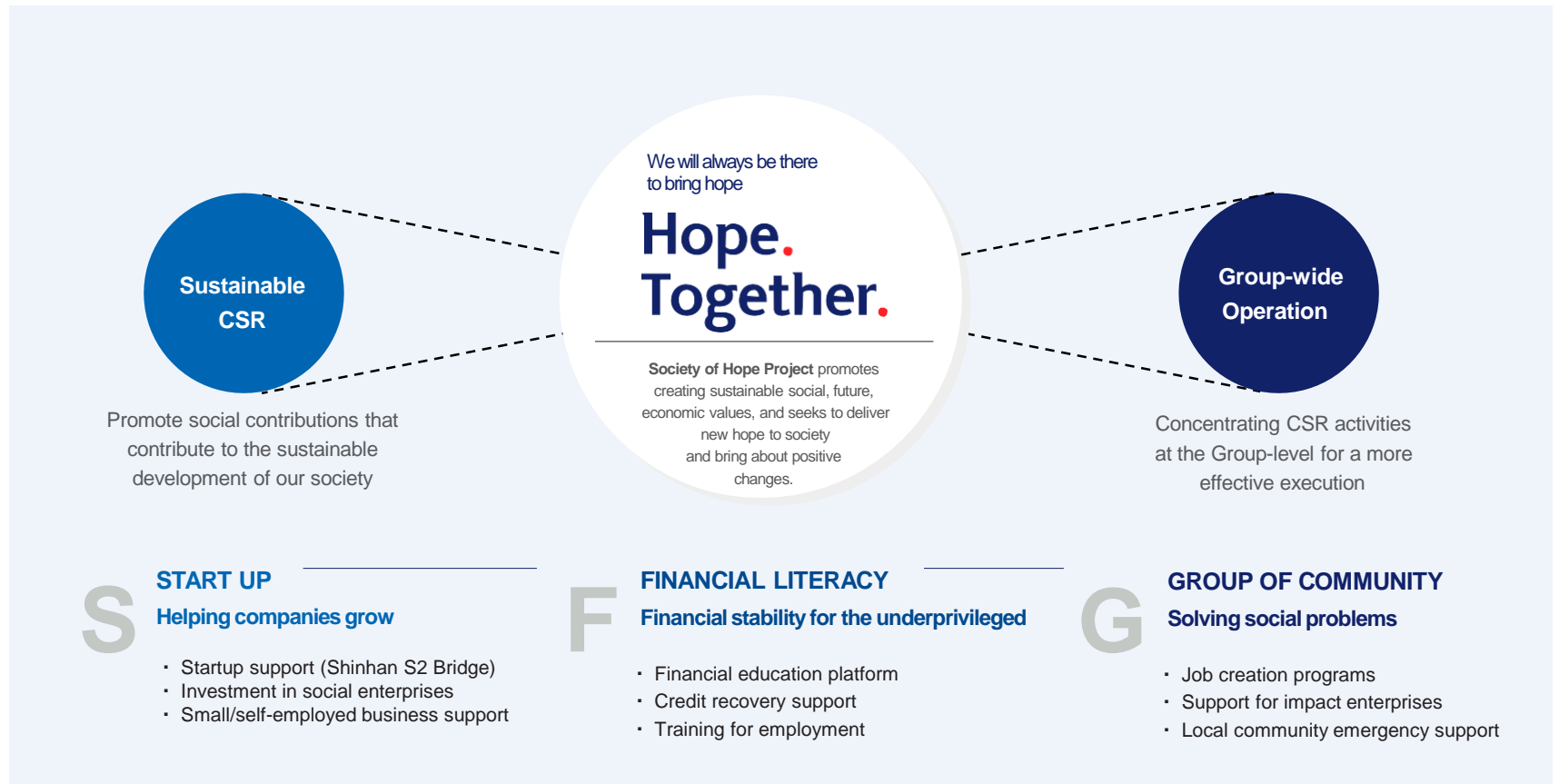
Annual Donations

30 Wbn

Inclusive Finance

Hope Together SFG

SFG is committed to providing support to individuals, communities, and society through finance. Under the slogan, 'Opportunity for all. Hope. Together. SFG', we aim to expand inclusive finance by focusing on three major areas: ① **S**tart-ups, ② **F**inancial literacy, and ③ **G**roup of community.



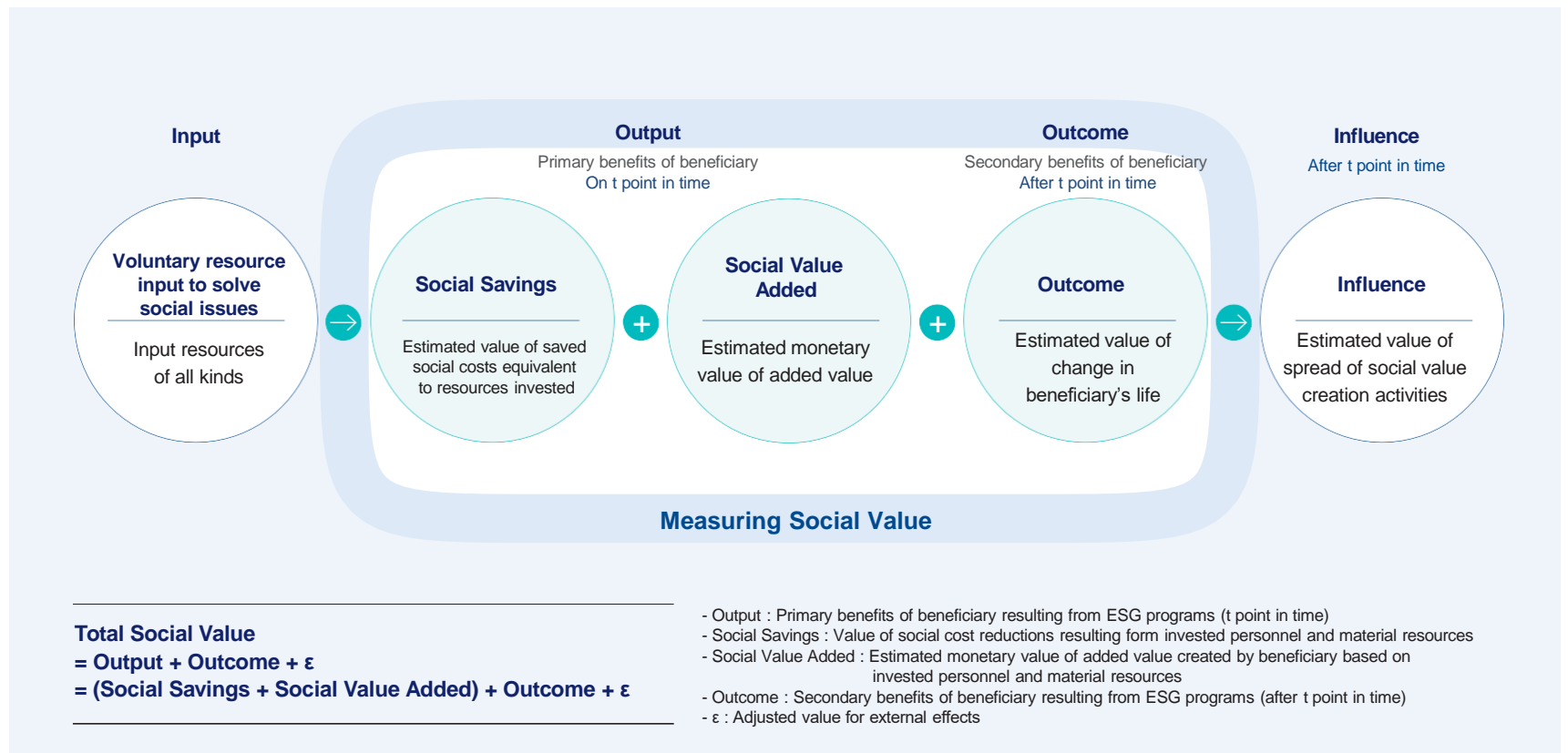
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Quantifying Social Impact

Shinhan ESG Value Index

In collaboration with the Center for Global Business Ethics and Responsibility of Yonsei University, SFG has developed the Shinhan ESG Value Index to better quantify the social value created from Group's ESG programs. With this, we aim to measure and manage our ESG-related activities and create greater value.



* Based on cost-based approach, market-based approach, and income-based approach

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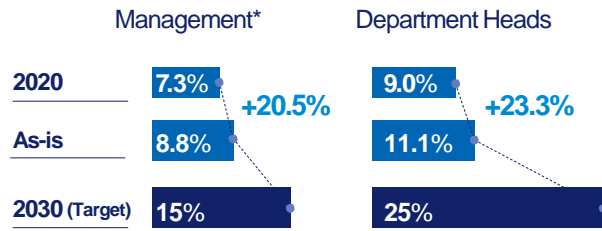
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Promoting Diversity

Diversity

SFG recognizes diversity as a new opportunity for the Group's sustainable development. To lay the foundation of its efforts toward embracing diversity, SFG stipulated its "Commitment to Diversity and Inclusion." Moreover, SFG has set ambitious goals for nurturing female leaders and is operating a female leader training program.

Gender Diversity Targets

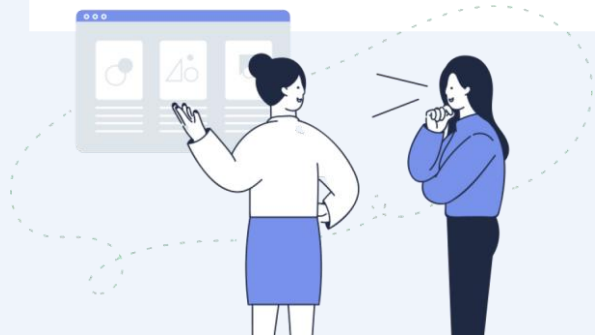


*Senior Management, including C-level executive officers and head of business divisions

Empowering Female Leaders

- ▶ Launched SHeroes program to foster female leaders in 2018, the first of a kind to be introduced by a domestic financial institution
- ▶ A total of 221 female employees took part in the program, which offers mentoring, academy and leadership building

	1st ('18)	2nd ('19)	3rd ('20)	4th ('21)	5th ('22)
Participants	27	49	67	44	34



Gender diversity at the Board Level

	2020	2021	2022
Shinhan FG	1	1	2
Shinhan Bank	0	1	1
Shinhan Card	0	0	1

1 Shinhan Financial Group

- Overview
- Mission, Vision & Strategy
- Sustainability Management

SFG's Product Governance

Customer-centric Product Governance

SFG has reshaped its product governance to strengthen customer protection, and has overhauled its organizational structure so that checks and balances function is intact throughout the full lifecycle of its financial products.

System

Organizational overhaul to allow customer-centered checks and balances of financial products and services.

Shinhan Bank (SHB)

Newly established "Customer Protection Group" and appointed its Head as the CCO (Chief Compliance Officer)

Shinhan Securities (SS)

Newly established "Customer Protection Division" and appointed its Head as the CCO



Process

Reshaped the entire process (develop-sales-review), and the KPIs for the sales channel to reflect Customers' Investment Return over product sales.

Product Development

- CCO holds veto rights
- Supervision by Customer protection committee

Marketing and Sales

- Appointed CPOs (Consumer Protection Officer)
- SHB introduced 'Temporary Termination of Sales' policy
- SS introduced 'Pre-sales Happy Call' system

Post-sales Review

- Regular monitoring and review
- Disclosure of the details on the management of private funds

1 Shinhan Financial Group

Overview




Mission, Vision & Strategy

Sustainability Management

ESG-related Recognitions

ESG-related Evaluations

SFG is included in major ESG and SRI indices at home and abroad, and we are also recognized and evaluated by various global investors and research firms as a leading company in ESG initiatives.

Institution	Index	Grade / Score	Benchmark Index	Award / Certification
	DJSI	Grade : 83 point	DJSI World DJSI Asia-Pacific DJSI Korea	Included in DJSI World index for 9 consecutive years (for the first time among Korean financial groups)
	MSCI ESG	Grade : AA	MSCI ACWI ESG MSCI EM ESG MSCI Korea ESG	Received AA Grade for 6 consecutive years
	CDP	Leadership A-	-	Included in the Honors Club for 8 consecutive years; CDP Platinum in 2021 (for the first time among Korean financial groups)
	ISS Quality Score	Grade : 1	-	-
	Gender Equality Index	-	BGEI	Included in GEI for 4 consecutive years (for the first time among Korean corporates)
	Corporate Governance Grades	Grade : A+	KRX ESG Leaders 150 KRX Governance Leaders 100 KOSPI200 ESG Index, etc.	Received A+ grade for 7 consecutive years (for the first time among Korean financial groups)
	Sustainvest	Grade : AA		Receive the highest (AA) grade for 3 consecutive years (for the first time among Korean corporates)

Forward-Looking Statements

Shinhan Financial Group's 1H 2022 e-Brochure may contain forward-looking statements to provide value-added account of Shinhan Financial Group's businesses and results of operations.

These forward-looking statements reflect our current views with respect to future events and performance, and are generally identified by the use of forward-looking terminology, such as "expect", "plan", "intend", and similar expressions.

You are cautioned not to place undue reliance in these forward-looking statements, which reflect management's current analysis of future events.

We undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

