

2017 1Q

Spring

2017 1

가

1) 2010 K-IFRS

2) 2011 , 2012 , 2013

([www.shinhangroup.com](http://www.shinhangroup.com))

)

가



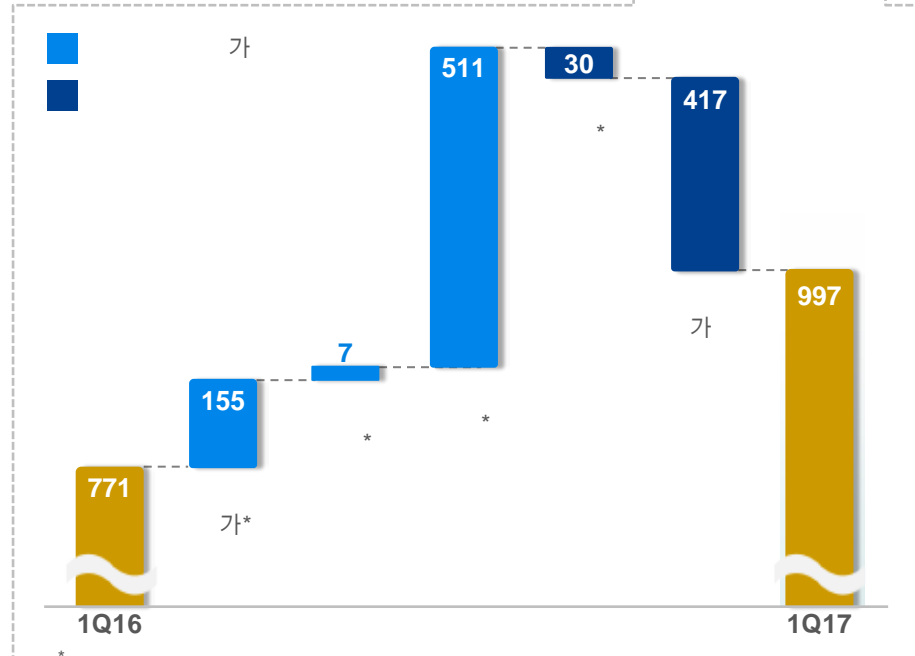
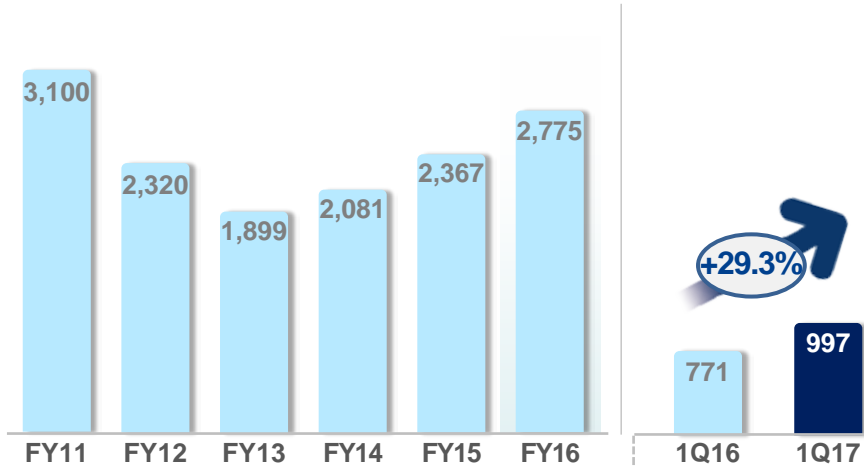


. 2017 1

## Highlights

- .
- /
- .
- /
- .





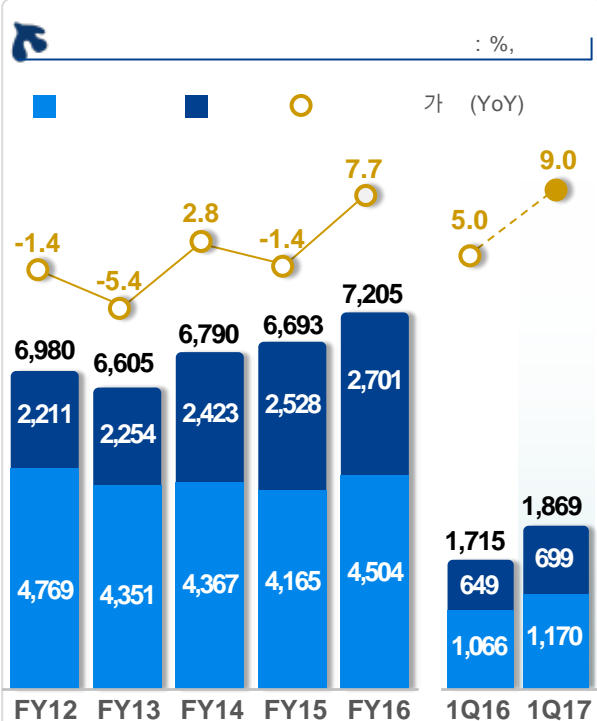
① 9,971

② NIM 1.53%

③ 0.7%

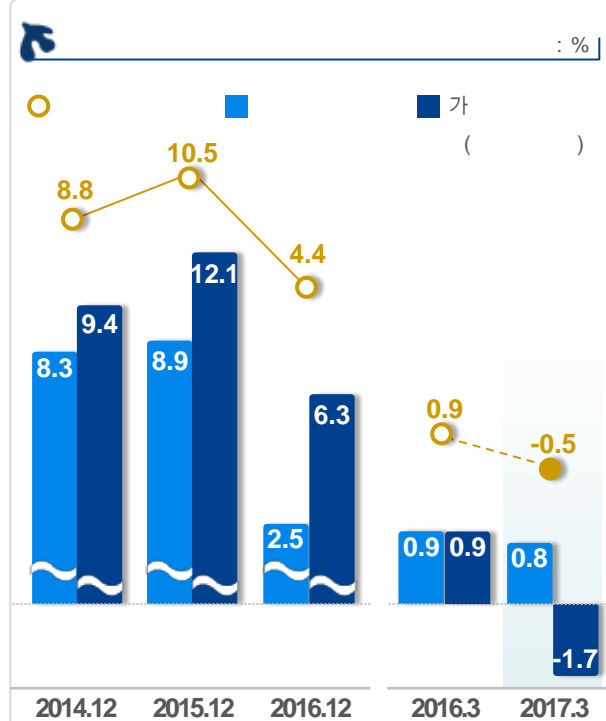
④ 27bp

• 9,971  
 • ,  
 62.9% 가 29.3%,



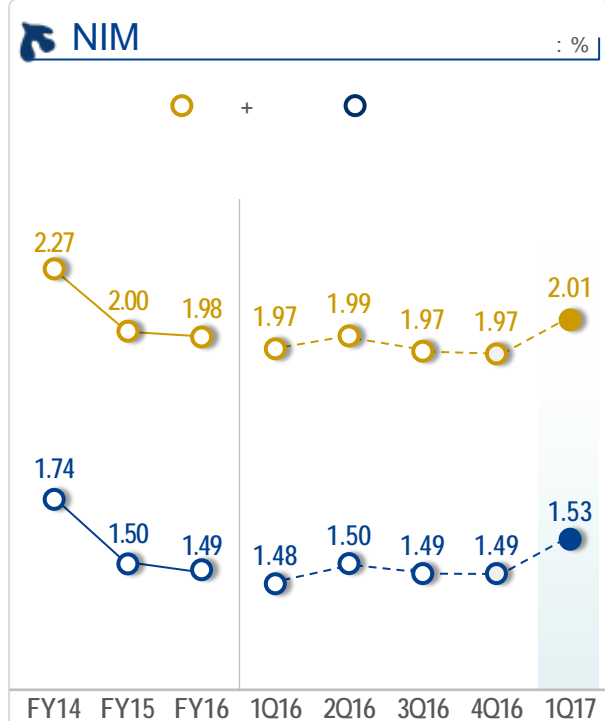
[Redacted]

■ 9.0% 가  
 ■ 3 가



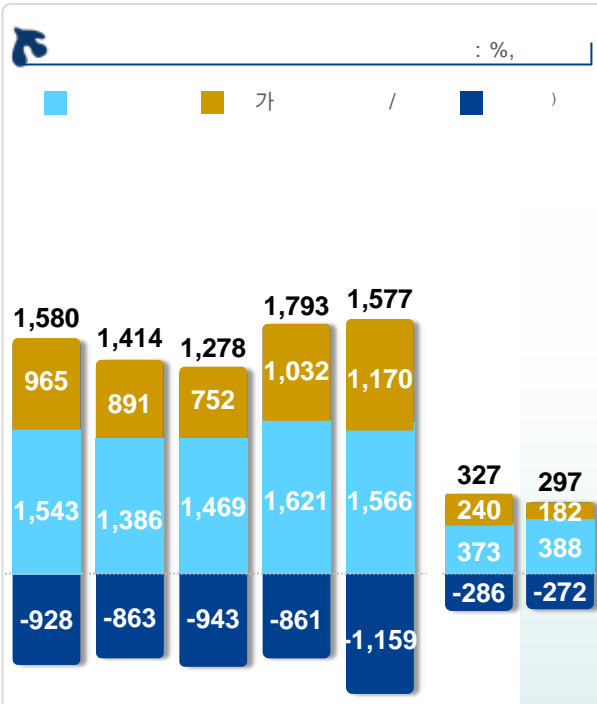
[Redacted]

■ 0.5%  
 ■ 184 ( 0.1% )  
 가 1.7% , 가 0.8%  
 ■ 3 187  
 2.8% 가, 0.6% , 3.2%

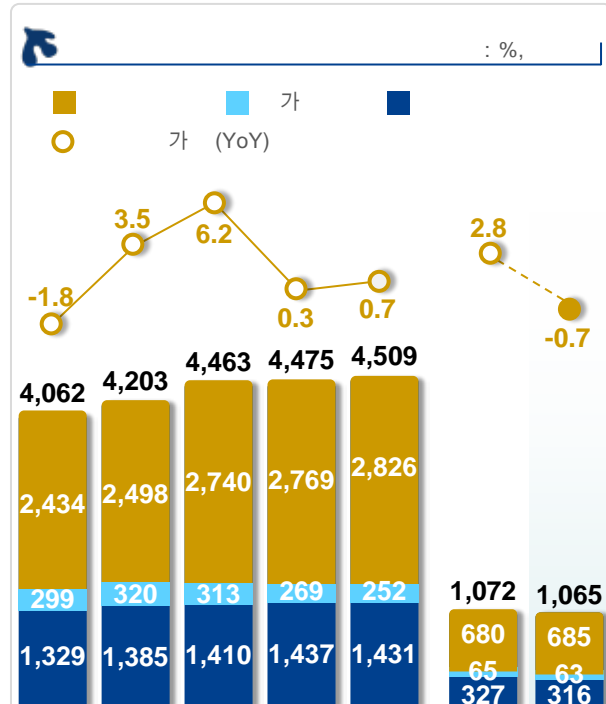


[Redacted] ALM

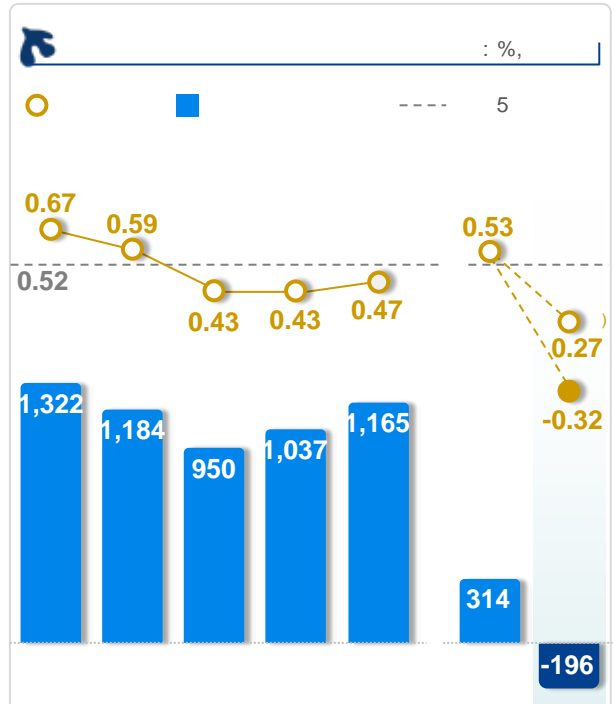
■ 1 ( + ) NIM 2.01%  
 4bp . NIM  
 ■ 1 NIM 1.53%  
 4bp , ALM



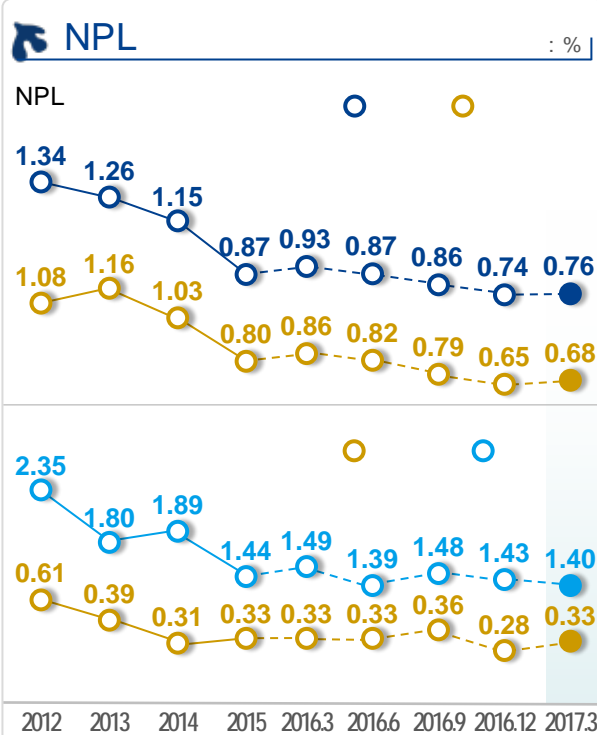
가 ( ) ,  
 가 9.2%  
 가 (FY2016 : 35%  
 1Q17 : 48%)



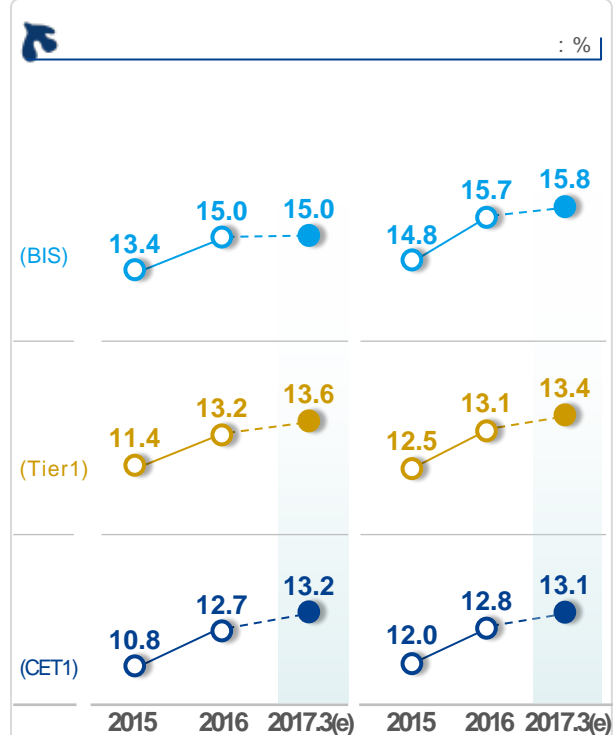
가 ( ) ,  
 가 0.7%  
 가 16.8%



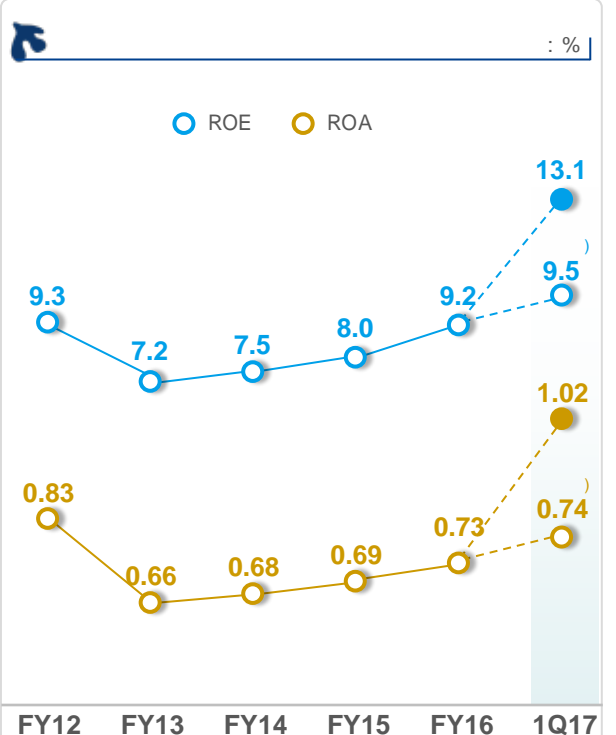
가 ( ) ,  
 가 27bp  
 가 1  
 가 1  
 가 72.8%



3 NPL 0.76%, NPL 0.68% 0.03%p  
 216% 200% NPL 4%p, 5%p  
 5bp 0.33% 1.40% 3bp



3 가 13.2%  
 3 BIS 13.1% 15.8%



가  
 17 1 ROE 3.9%p 13.1%  
 17 1 ROA 0.29%p 1.02%



- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

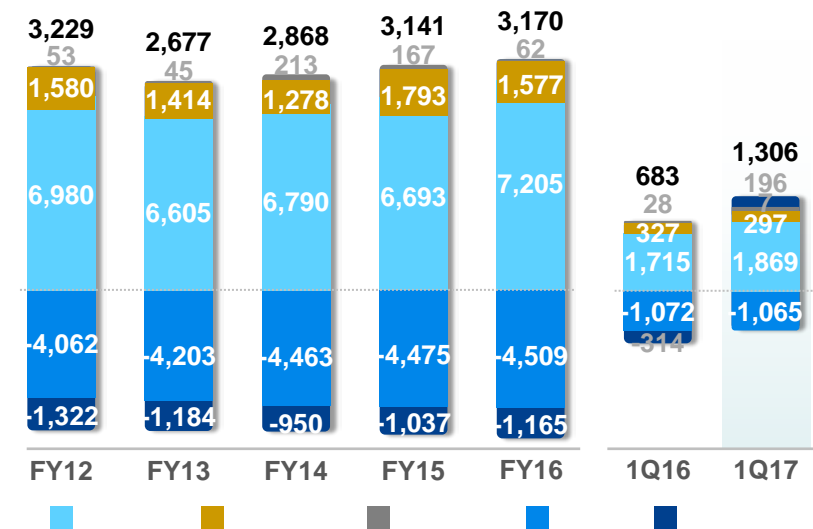
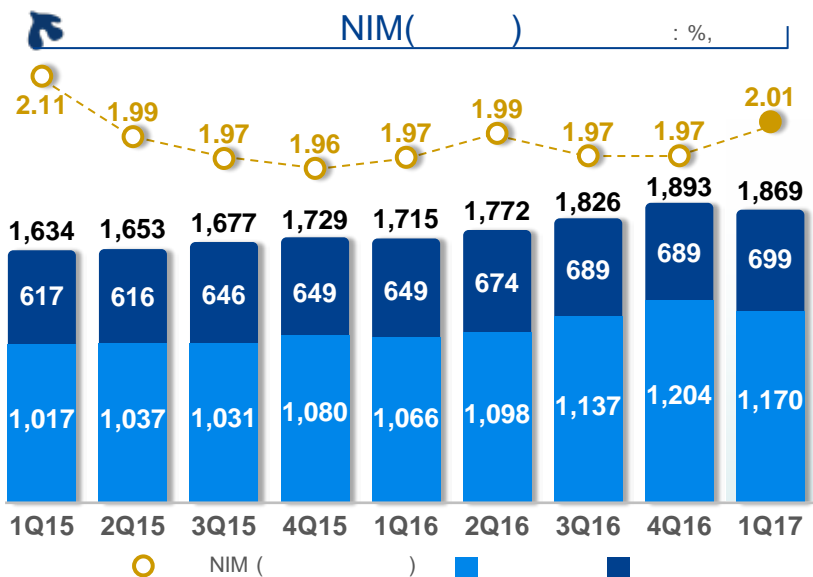
(1)

(2)

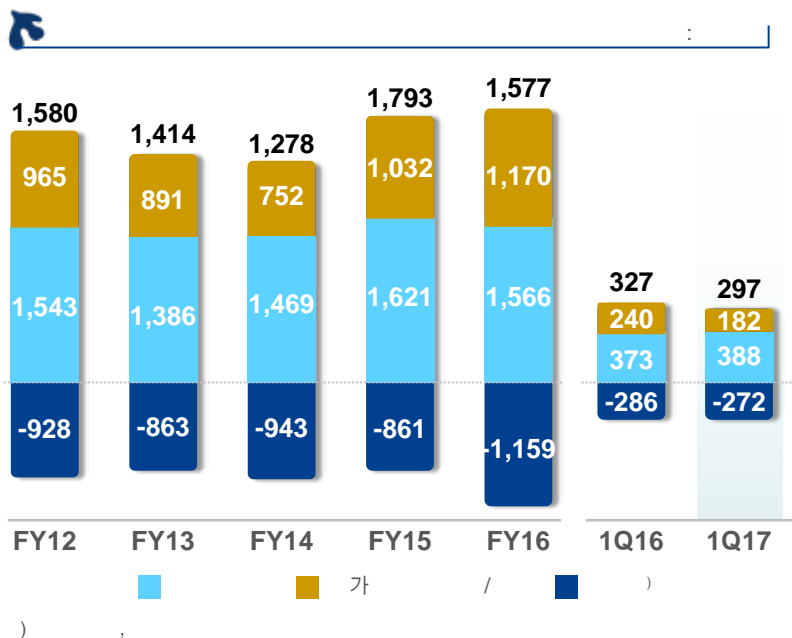
NIM



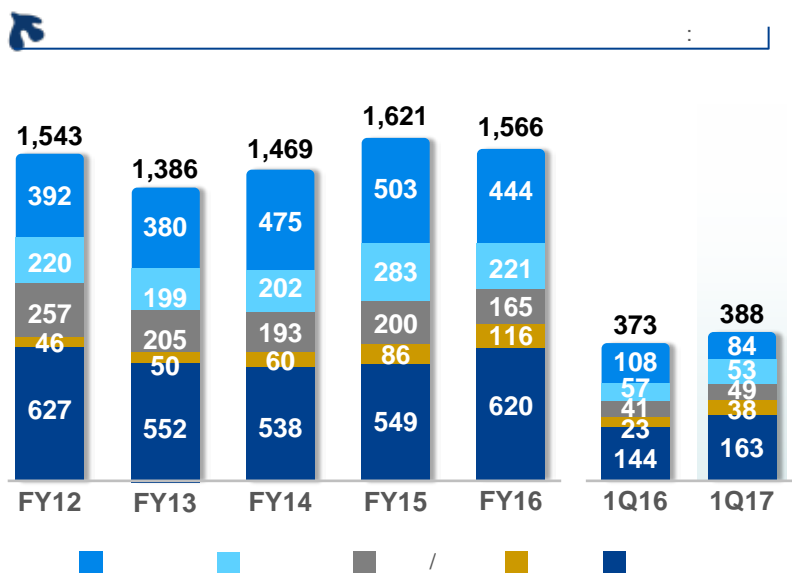




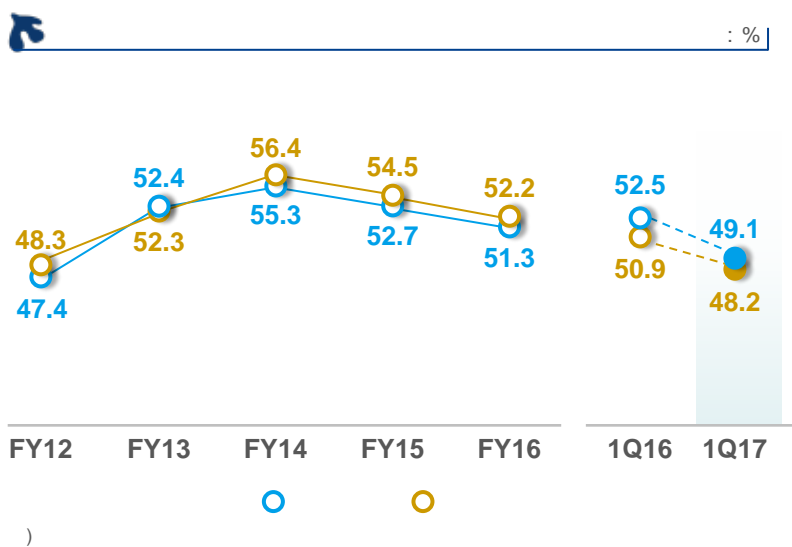
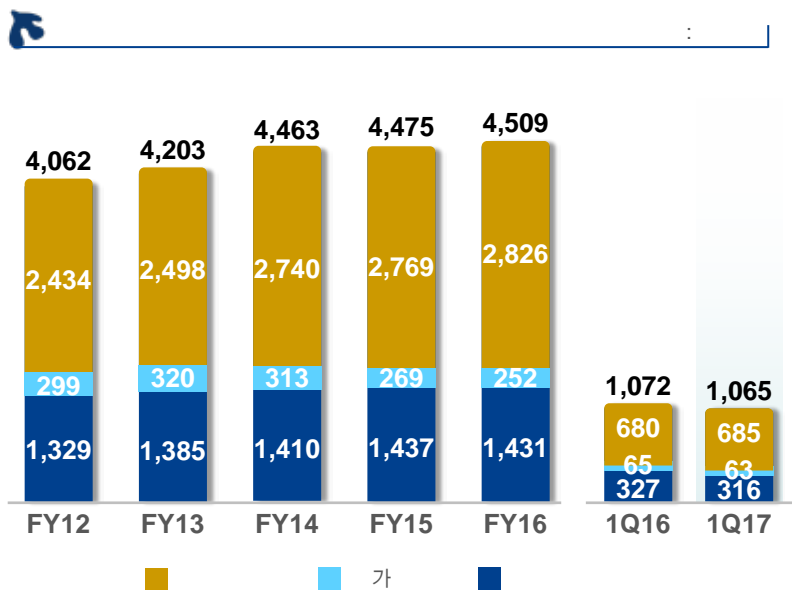
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
(a=b+c)	2,166.6	2,042.0	6.1	2,199.3	-1.5
(b)	1,869.2	1,714.7	9.0	1,892.6	-1.2
(c)	297.4	327.4	-9.2	306.7	-3.0
(d)	1,064.8	1,072.2	-0.7	1,279.2	-16.8
(e=a-d)	1,101.8	969.9	13.6	920.1	19.7
(f)	7.5	27.7	-73.1	7.5	-1.1
(g=e+f)	1,109.3	997.6	11.2	927.7	19.6
(h)	-196.5	314.4	n.a.	294.0	n.a.
(i=g-h)	1,305.7	683.2	91.1	633.7	106.1
)	298.5	-104.6	n.a.	19.3	n.m.
)	997.1	771.4	29.3	612.1	62.9



( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	297.4	327.4	-9.2	306.7	-3.0
	387.6	372.9	3.9	400.0	-3.1
가 /	181.9	240.5	-24.4	243.6	-25.3
( 가 )	53.7	52.0	3.4	118.6	-54.7
( 가 )	-7.0	-35.5	n.a.	-15.5	n.a.
	-272.1	-286.0	n.a.	-336.9	n.a.
( )	-61.2	-63.7	n.a.	-62.8	n.a.
( )	-83.4	-75.3	n.a.	-80.9	n.a.

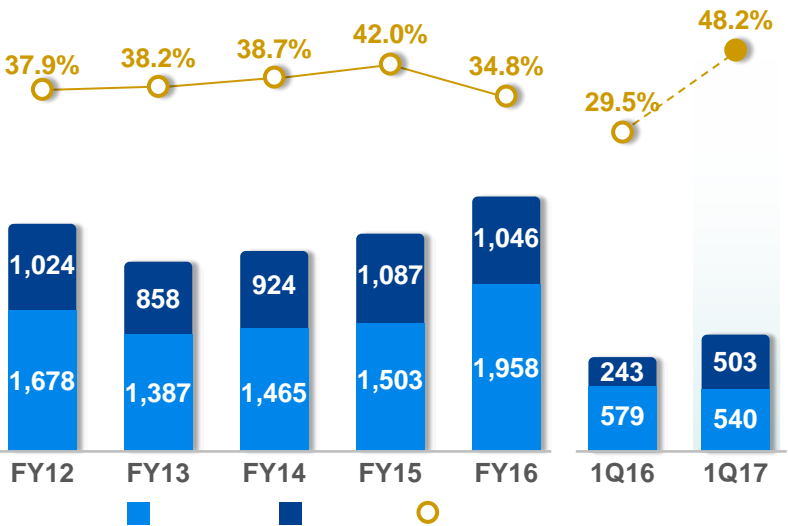
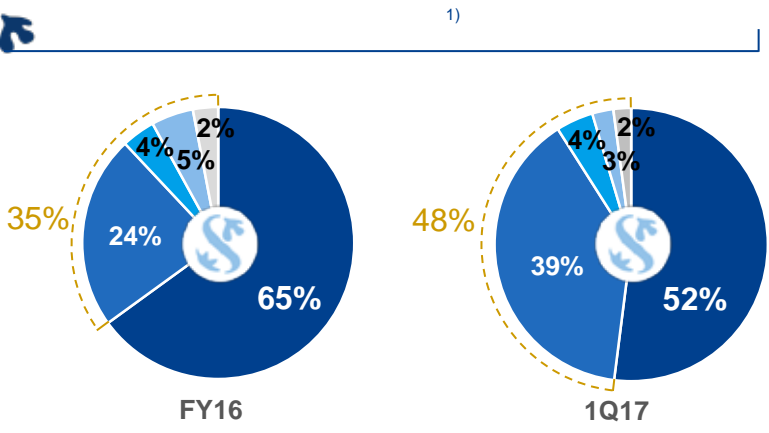


( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	387.6	372.9	3.9	400.0	-3.1
	83.9	108.5	-22.7	112.5	-25.5
	53.5	56.7	-5.7	48.1	11.2
/	49.1	40.8	20.4	39.8	23.4
	37.8	23.4	61.6	36.0	5.2
	163.4	143.6	13.8	163.7	-0.2



( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
( )	1,064.8	1,072.2	-0.7	1,279.2	-16.8
( )	685.4	679.6	0.9	824.4	-16.9
( )	1.9	2.3	-20.8	104.1	-98.2
가	63.5	65.2	-2.6	60.0	5.9
( )	315.9	327.4	-3.5	394.8	-20.0
( )	50.0	59.1	-15.3	88.4	-43.4
( )	41.1	44.6	-7.7	36.3	13.2

( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
( )	671.7	662.8	1.3	859.1	-21.8
( )	424.6	421.3	0.8	538.6	-21.2
( )	0.2	0.4	-46.1	94.1	-99.8
가	43.3	41.0	5.5	40.3	7.5
( )	203.8	200.4	1.7	280.1	-27.3
( )	7.0	6.3	10.4	24.2	-71.2
( )	15.2	15.2	0.1	15.5	-1.9



( : )	( ) [A]	( ) [B]	( ) [C=A B]	( ) [D]	( ) [E=C+D]
(a)	542.9		540.3	81.1	621.4
	534.6	100.0%	534.6	81.1	615.7
	8.3	68.9%	5.7	-0.0	5.7
(b)	504.6		503.2	-88.1	415.1
	401.8	100.0%	401.8	0.2	402.0
	46.0	100.0%	46.0	-32.0	13.9
	30.8	100.0%	30.8	-56.9	-26.1
BNPP	4.0	65.0%	2.6	-0.0	2.6
	18.6	100.0%	18.6	2.4	21.0
	2.0	100.0%	2.0	0.0	2.0
	0.1	100.0%	0.1	-1.8	-1.7
	1.7	99.8%	1.7	-0.0	1.7
	-0.3	100.0%	-0.3	-0.0	-0.3
	-0.1	100.0%	-0.1	-	-0.1
(c)				-39.4 <sup>2)</sup>	-39.4
(d=a+b+c) <sup>1)</sup>	1,047.5		1,043.5	-46.4	997.1

1)

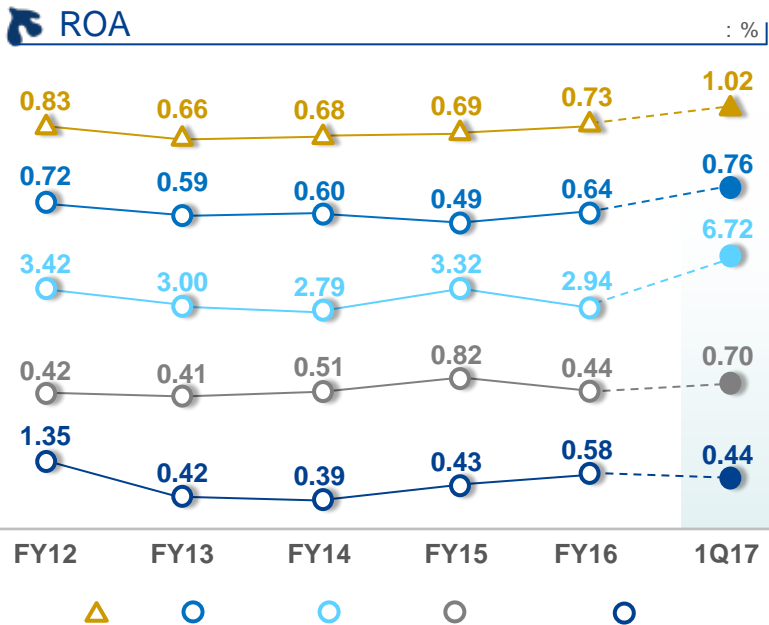
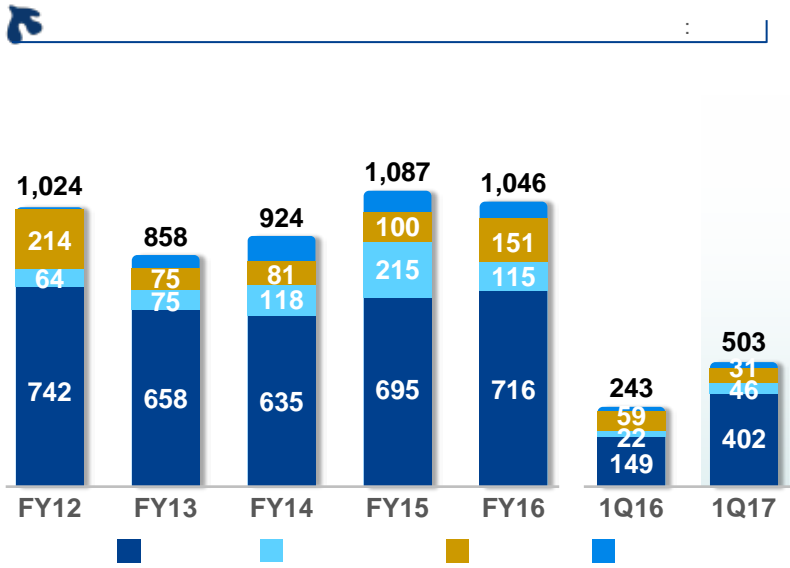
2)

( ):

117 ,

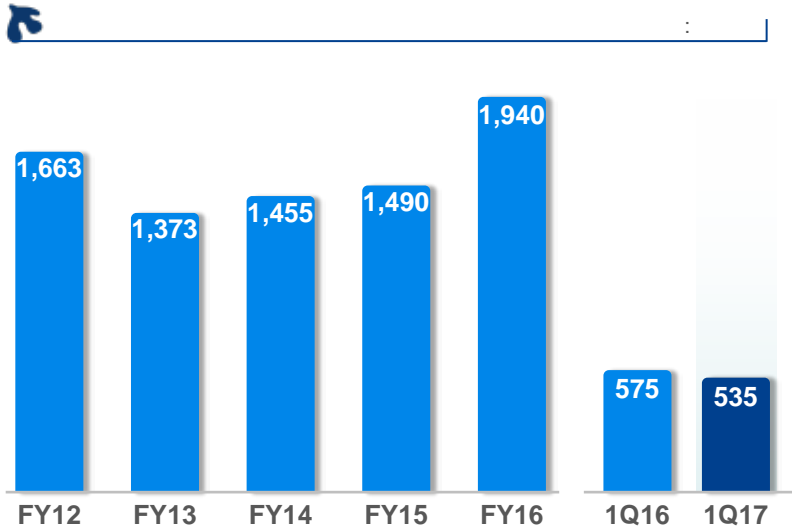
-379 ,

-159

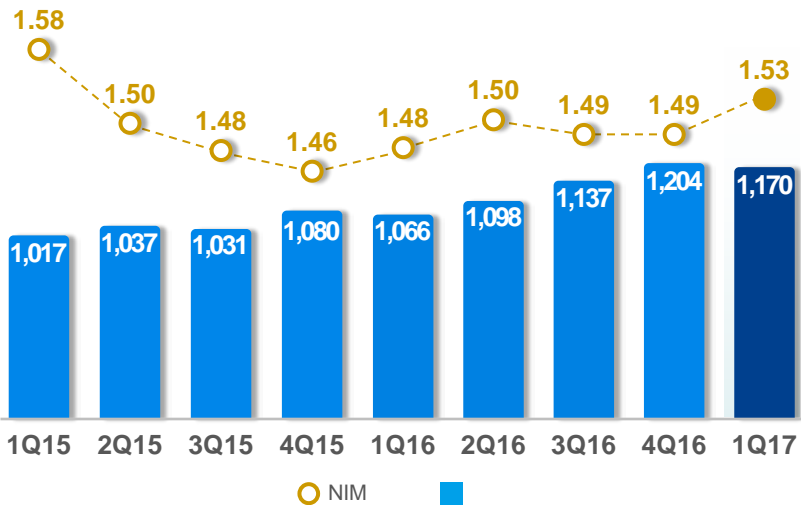


( )	1Q17	1Q16	YoY%	4Q16	QoQ%
(a)	540.3	579.0	-6.7	434.2	24.4
	534.6	574.9	-7.0	428.6	24.7
	5.7	4.2	37.9	5.6	2.7
(b)	503.2	242.6	107.4	242.4	107.6
BNPP	401.8	148.8	170.0	183.3	119.2
	46.0	21.8	111.1	29.6	55.2
	30.8	58.7	-47.6	23.0	33.8
	2.6	2.3	11.5	2.1	25.7
	18.6	2.6	621.2	3.8	392.4
	2.0	5.0	-60.2	1.4	42.6
	0.1	1.0	-88.2	-0.5	n.a.
	1.7	1.8	-1.4	1.5	18.3
	-0.3	-0.1	n.a.	-1.4	n.a.
	-0.1	0.7	n.a.	-0.3	n.a.
(a+b)	1,043.5	821.6	27.0	676.6	54.2
)	997.1	771.4	29.3	612.1	62.9

# NIM

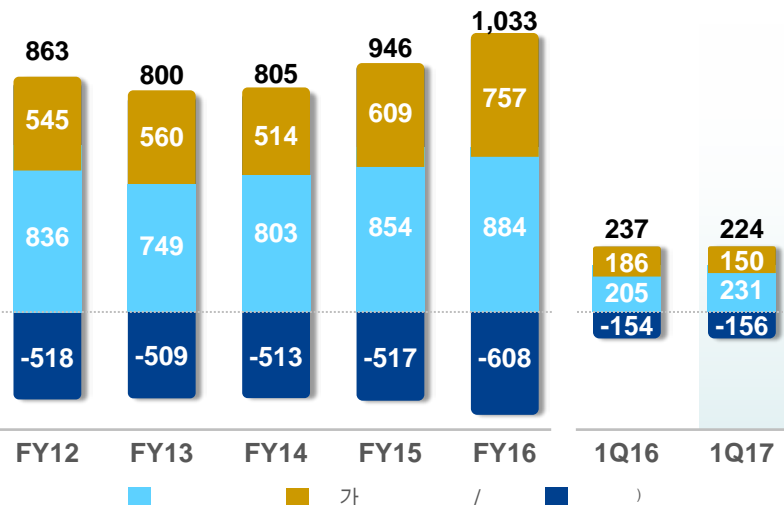


NIM( ) : %



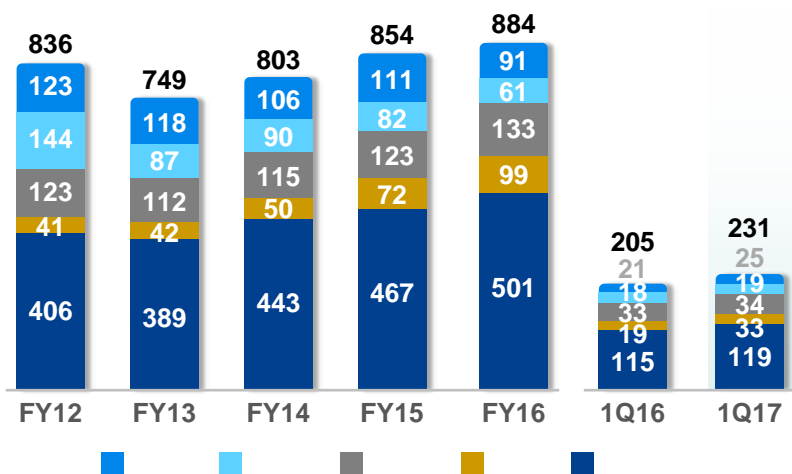
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
(a=b+c)	1,393.5	1,302.9	7.0	1,370.9	1.6
(b)	1,169.7	1,065.7	9.8	1,203.6	-2.8
(c)	223.7	237.1	-5.6	167.4	33.7
(d)	671.7	662.8	1.3	859.1	-21.8
(e=a-d)	721.8	640.1	12.8	511.9	41.0
(f)	10.1	22.8	-55.8	8.5	18.5
(g=e+f)	731.9	662.9	10.4	520.4	40.6
(h)	59.5	218.6	-72.8	135.4	-56.0
(i=g-h)	672.4	444.4	51.3	385.0	74.6
	137.8	-130.3	n.a.	-43.9	n.a.
)	534.6	574.9	-7.0	428.6	24.7

( : %)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
- (a-b)	1.70	1.64	1.64	1.62	1.65	1.69	1.68	1.69	1.75
(a)	3.62	3.37	3.20	3.10	3.10	3.08	2.99	2.97	3.00
(b)	1.92	1.73	1.55	1.48	1.45	1.40	1.31	1.28	1.26
NIM( )	1.58	1.50	1.48	1.46	1.48	1.50	1.49	1.49	1.53
NIM( )	1.58	1.54	1.52	1.50	1.48	1.49	1.49	1.49	1.53



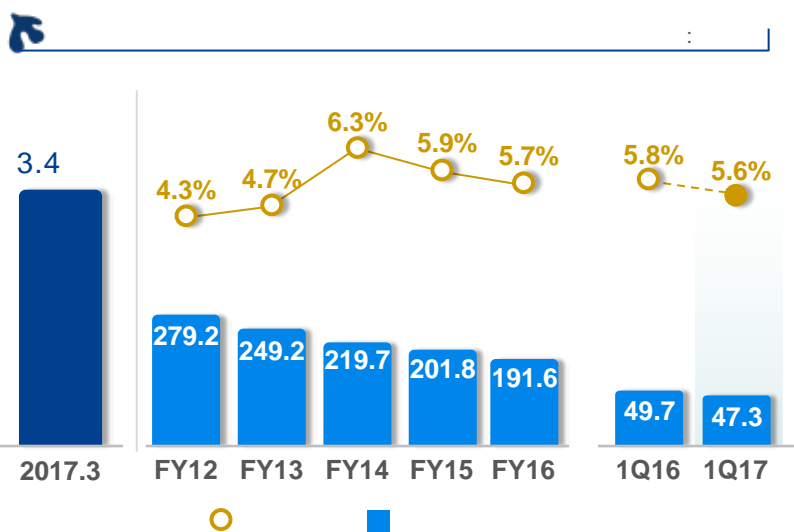
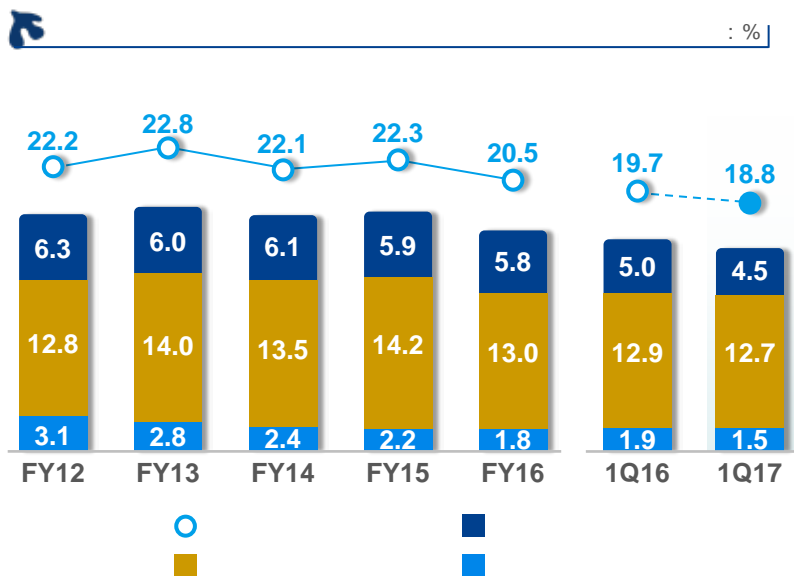
FY12 FY13 FY14 FY15 FY16 1Q16 1Q17  
 가 / )

( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	223.7	237.1	-5.6	167.4	33.7
	230.6	205.1	12.4	243.9	-5.5
가 /	149.6	185.6	-19.4	83.9	78.3
( 가 )	40.8	48.8	-16.4	18.2	123.9
( 가 )	-7.7	-33.1	n.a.	-16.2	n.a.
	-156.4	-153.7	n.a.	-160.5	n.a.
( )	-59.3	-62.0	n.a.	-60.8	n.a.
( )	-72.5	-65.2	n.a.	-70.9	n.a.



FY12 FY13 FY14 FY15 FY16 1Q16 1Q17

( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	230.6	205.1	12.4	243.9	-5.5
	24.9	20.6	21.1	22.7	9.9
	19.4	17.6	10.2	14.0	38.7
	34.5	33.3	3.5	33.9	1.9
	33.1	18.9	75.5	32.2	2.8
	118.6	114.7	3.4	141.2	-16.0



( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
(a)	1,266.5	1,131.2	12.0	1,114.9	13.6
	960.0	951.1	0.9	1,002.9	-4.3
	24.7	24.4	1.1	24.8	-0.4
	13.8	11.5	19.4	15.0	-8.3
	268.1	144.1	86.0	72.1	271.6
( : )	181.5	68.1	166.6	-89.8	n.a.
(b)	89.2	101.5	-12.2	96.0	-7.1
(c)	175.3	184.4	-4.9	196.6	-10.8
(d)	740.0	576.9	28.3	472.8	56.5
( : )	173.4	61.3	182.8	-98.3	n.a.
(e=a - b - c - d)	262.1	268.3	-2.3	349.5	-25.0
(f)	-264.5	79.1	n.a.	125.1	n.a.
(g=e - f)	526.6	189.2	178.3	224.4	134.6
	125.2	40.4	210.2	49.3	154.0
)	401.8	148.8	170.0	183.3	119.2



\_\_\_\_\_ /

1.

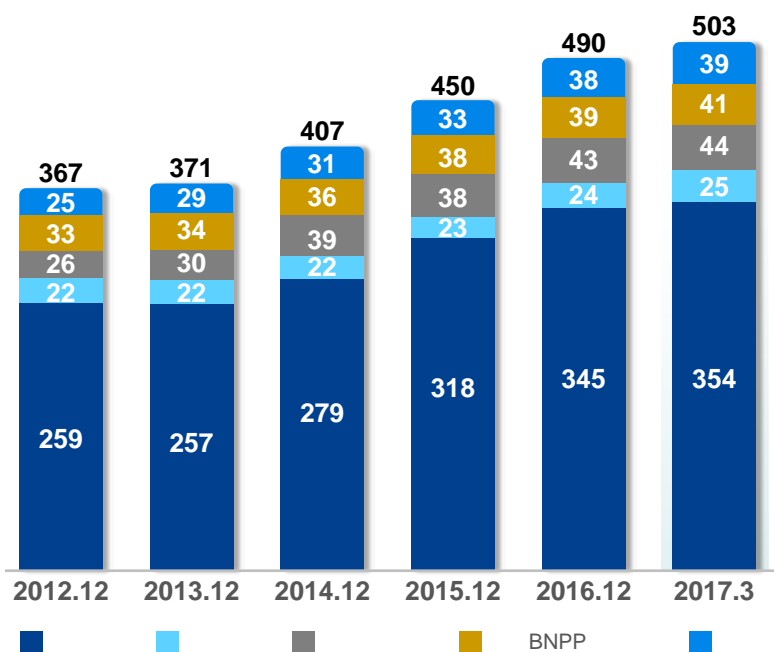
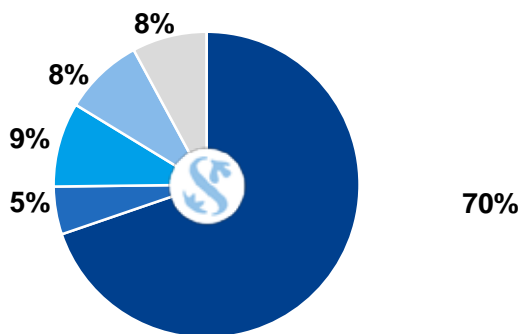
2.

/

3.

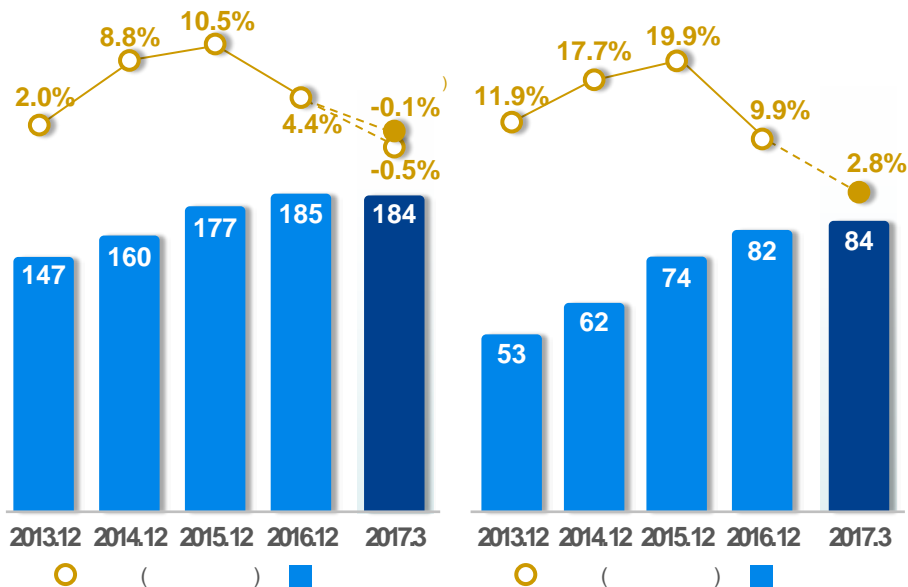
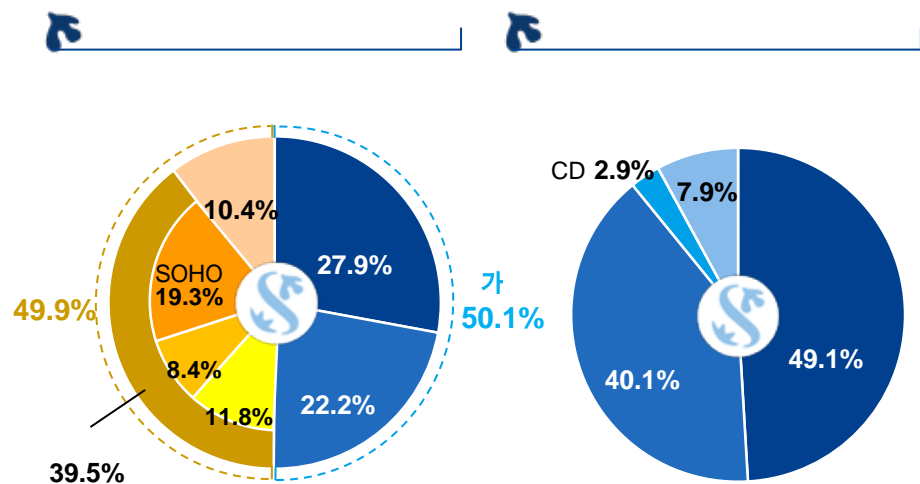
/





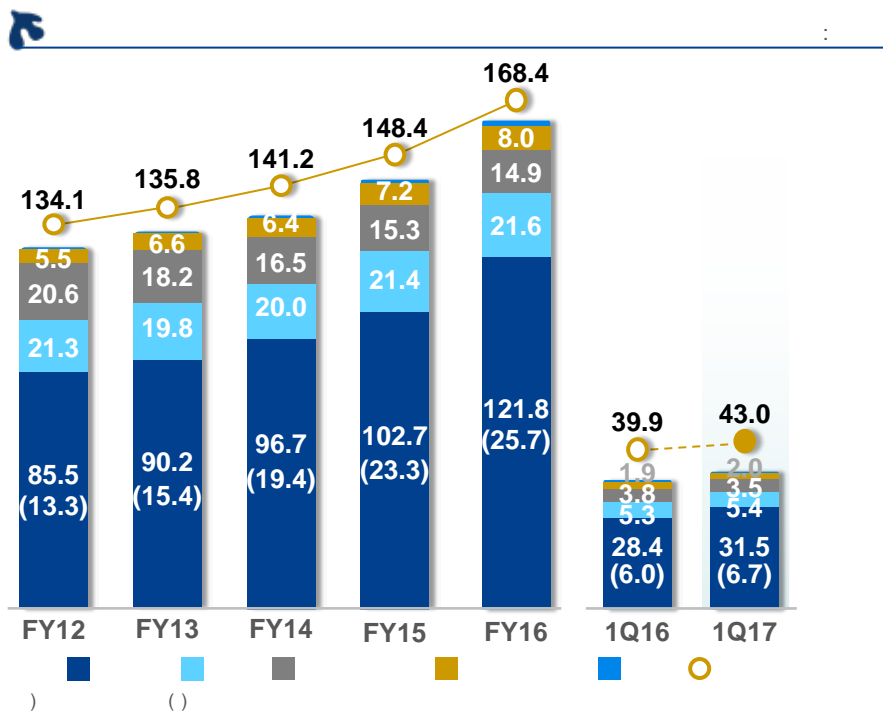
( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	353,894.7	345,421.3	2.5	322,757.9	9.6
	348,400.3	340,236.4	2.4	318,117.9	9.5
	5,494.4	5,184.8	6.0	4,640.0	18.4
	145,633.2	142,646.8	2.1	134,602.7	8.2
BNPP	25,126.3	24,419.9	2.9	23,258.3	8.0
	43,677.7	43,329.1	0.8	41,894.9	4.3
	28,017.6	27,499.8	1.9	25,236.6	11.0
	40,867.0	39,439.5	3.6	38,233.0	6.9
	4,702.0	4,506.8	4.3	3,845.8	22.3
	1,042.7	970.1	7.5	836.8	24.6
	32.0	34.4	-7.0	30.4	5.4
	52.8	53.9	-2.1	43.8	20.6
	21.5	23.1	-6.7	22.0	-2.0
	114.8	114.9	-0.0	119.7	-4.1
1,978.7	2,255.3	-12.3	1,081.5	83.0	
)	502,581.4	490,115.1	2.5	462,310.5	8.7
	404,996.0	395,680.3	2.4	378,547.0	7.0

) , BNPP AUM

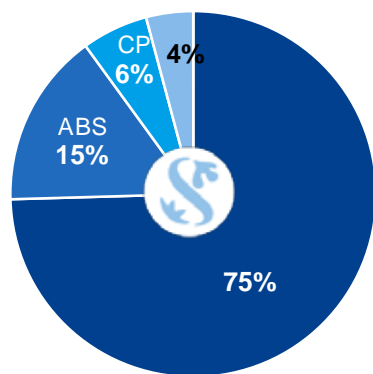


( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	183,637	184,559	-0.5	178,412	2.8
가	92,002	93,628	-1.7	88,909	3.3
	51,155	52,392	-2.4	52,769	-3.1
)	40,847	41,236	-0.9	36,141	11.4
SOHO	91,635	90,931	0.8	89,502	2.3
	72,575	71,757	1.1	68,236	6.0
	35,369	35,539	-0.5	34,458	2.6
	19,060	19,173	-0.6	21,266	-11.5
	7,884	7,919	-0.4	7,799	1.1

( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	186,876	187,932	-0.6	180,494	3.4
	83,998	81,681	2.8	74,818	11.2
	27,237	25,149	8.3	23,091	16.5
+	56,761	56,532	0.4	51,726	8.9
	102,877	106,251	-3.2	105,677	-2.6
	94,664	97,793	-3.2	97,365	-2.8
+	8,213	8,458	-2.9	8,312	-1.2
	6,120	5,828	5.0	4,093	34.8
	16,664	16,605	0.4	15,596	6.4



( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	23,262	22,859	1.8	21,450	8.4
	12,129	11,795	2.8	11,299	7.3
	1,880	1,953	-3.8	2,024	-7.1
	5,630	5,618	0.2	5,288	6.5
	251	241	4.0	234	7.3
	2,177	2,165	0.6	1,938	12.3
	1,447	1,328	9.0	901	60.6
( )	12,133	12,097	0.3	11,959	1.5
가 ( )	2,640	2,626	0.6	2,530	4.4



( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	14,461	14,310	1.1	13,399	7.9
	10,780	10,842	-0.6	9,831	9.7
ABS	2,234	1,934	15.5	2,192	1.9
CP	845	935	-9.6	710	19.0
	602	599	0.5	667	-9.7

└── .

1.

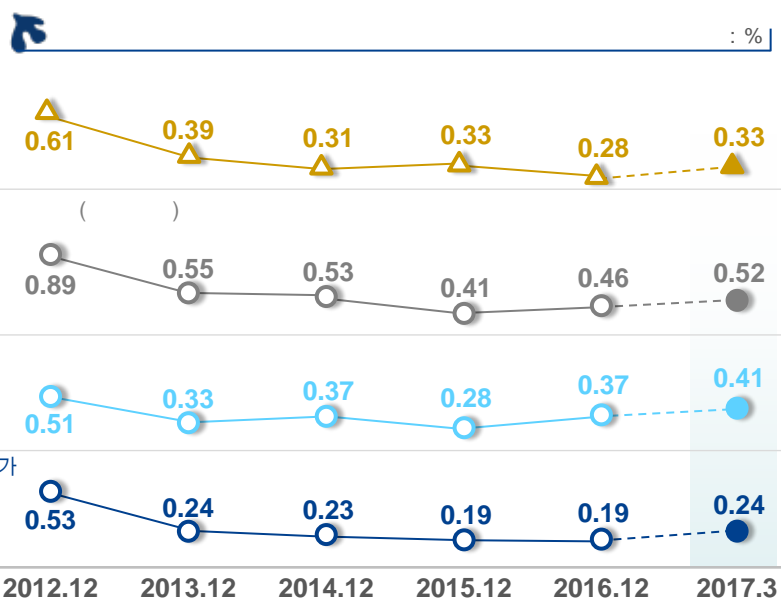
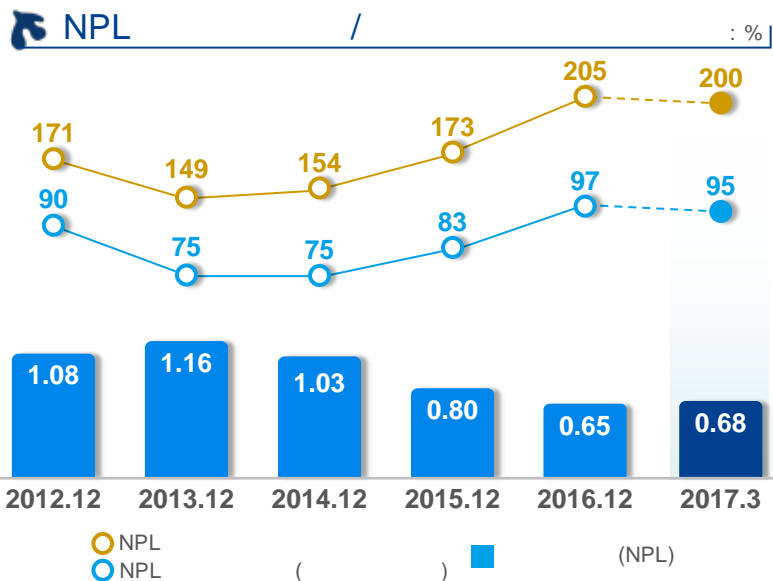
2.

3.

4.

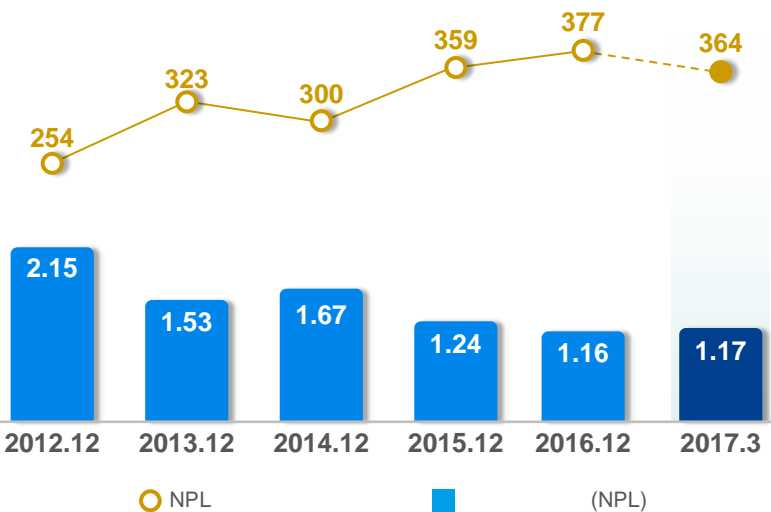




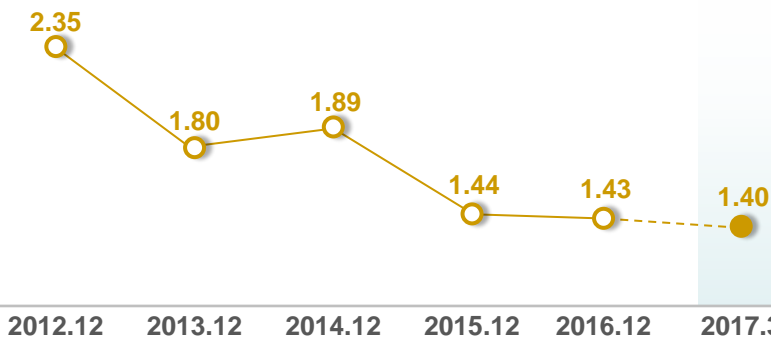


( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	205,820	209,419	-1.7	202,851	1.5
	203,264	206,894	-1.8	200,114	1.6
	1,165	1,155	0.9	985	18.3
	707	688	2.8	845	-16.3
	241	263	-8.3	401	-39.9
	442	420	5.3	505	-12.6
NPL	1,390	1,371	1.4	1,751	-20.6
NPL	0.68%	0.65%	0.03%p	0.86%	-0.18%p
)	2,786	2,804	-0.6	2,921	-4.6
NPL	200%	205%	-5%p	167%	33%p
	1,471	1,480	-0.6	1,503	-2.1

NPL / : %



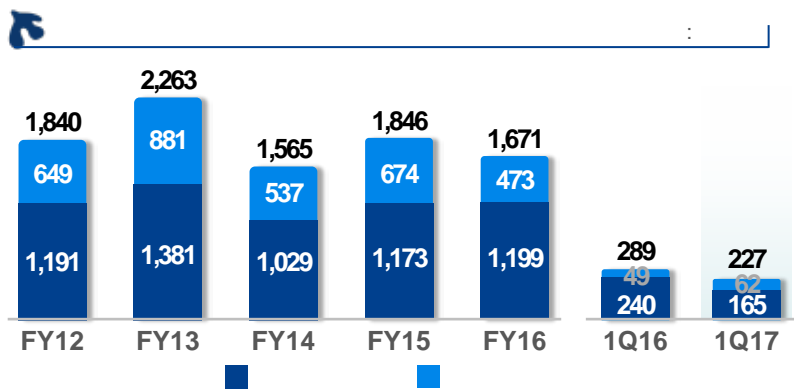
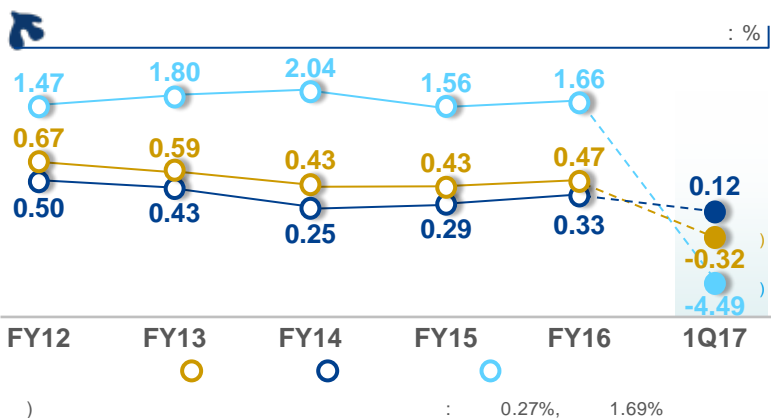
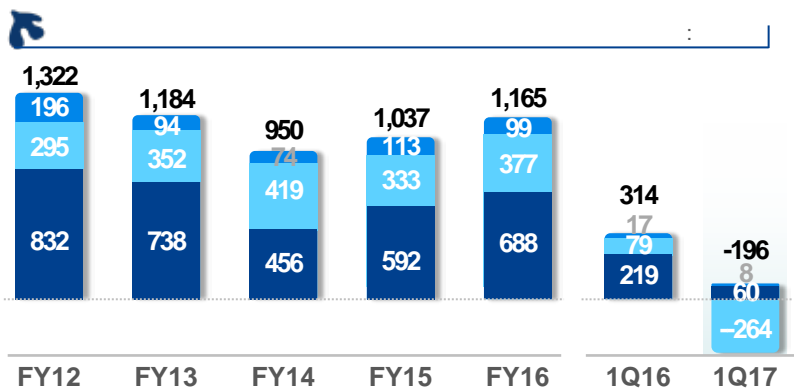
: %



( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	23,881	22,765	4.9	21,450	11.3
	22,767	21,686	5.0	20,425	11.5
	834	815	2.3	755	10.4
	-	-	-	-	-
	104	90	15.6	78	32.8
	176	175	0.7	192	-8.5
	280	265	5.7	270	3.5
	1.17%	1.16%	0.01%p	1.26%	-0.09%p
)	1,019	1,015	0.5	969	5.2
NPL	364%	384%	-20%p	358%	6%p
	351	275	27.5	266	32.0

) ( )





( : )	FY17	1Q17	FY16	1Q16	2Q16	3Q16	4Q16
가	59	59	677	206	230	95	145
	30	30	157	31	23	40	63
	28	28	520	175	207	55	82
	-264	-264	377	79	85	89	125
	-206	-206	1,054	285	315	184	270

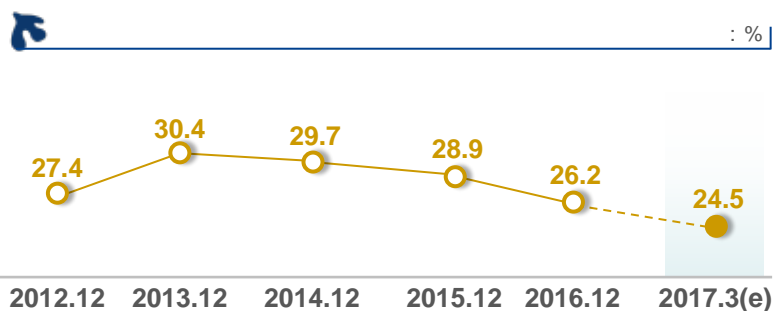
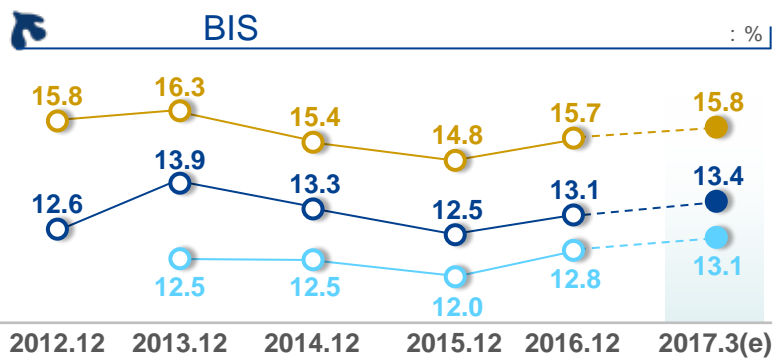
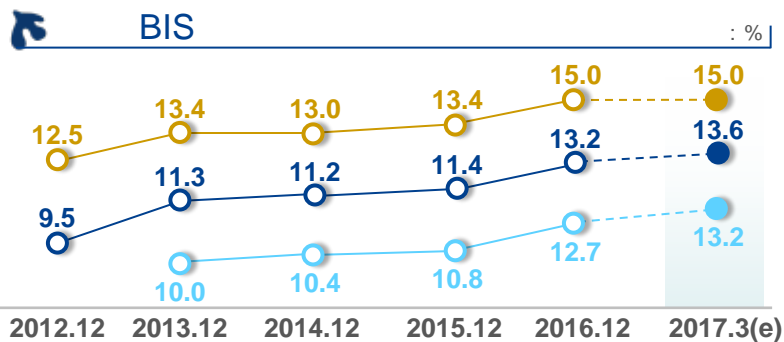
( : )	FY17	1Q17	FY16	1Q16	2Q16	3Q16	4Q16
가	102	102	1,089	182	369	195	343
가	41	41	759	131	246	123	260
	15	15	123	3	29	24	67
	26	26	636	128	217	99	193
가	62	62	330	51	123	72	84
	8	8	73	12	27	10	25
	53	53	257	39	96	62	59
	124	124	582	107	243	112	120
	227	227	1,671	289	612	307	464

\_\_\_\_\_ / \_\_\_\_\_

1.

2.





) 2013 12 3 , 2013 9 1, 2

### BIS

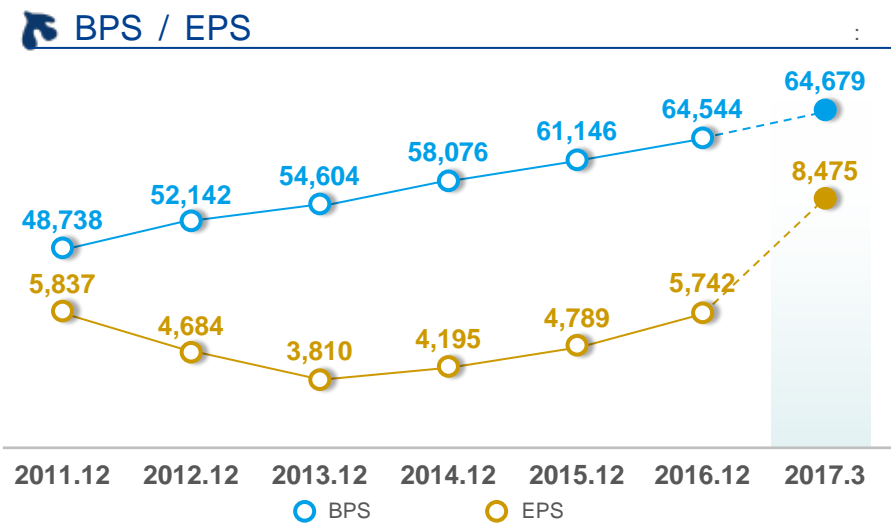
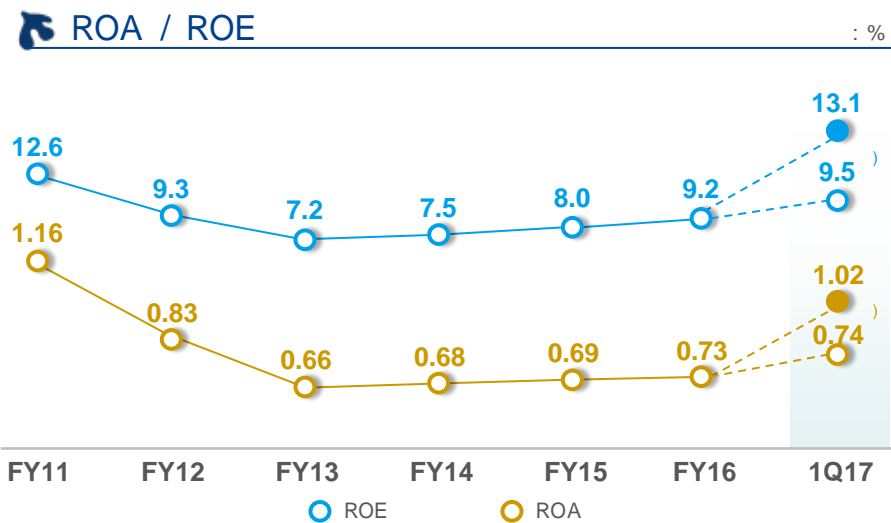
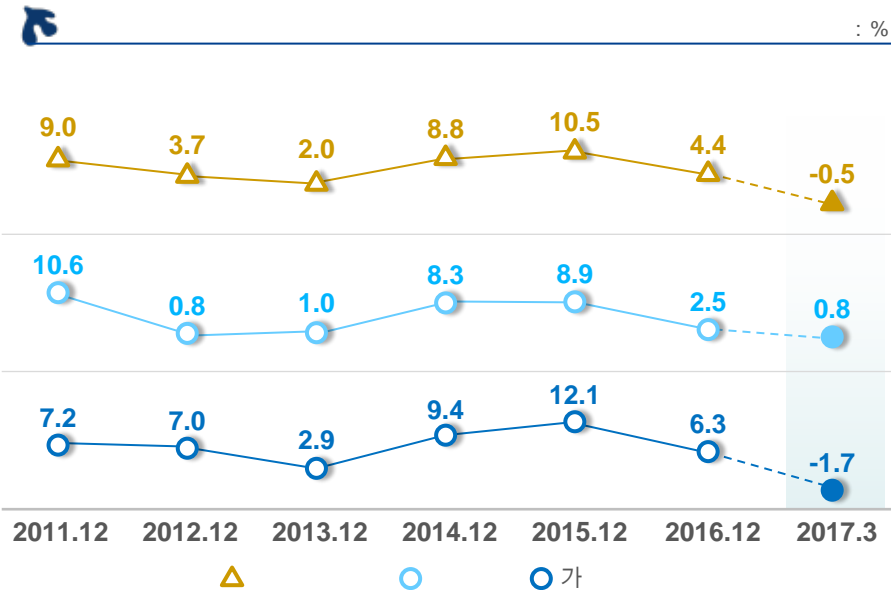
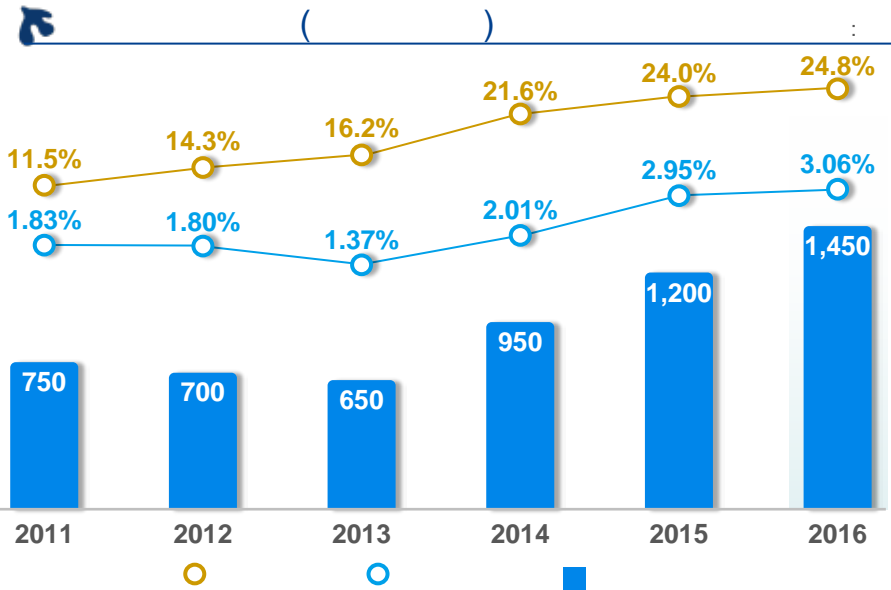
( : )	2017.3(e)	2016.12	YTD%	2016.3	YoY%
가	196,841	198,643	-0.9	204,784	-3.9
	29,582	29,787	-0.7	28,028	5.5
	25,900	25,325	2.3	22,733	13.9
	26,684	26,210	1.8	23,915	11.6
	15.0%	15.0%	0.0%p	13.7%	1.3%p
	13.2%	12.7%	0.5%p	11.1%	2.1%p
	13.6%	13.2%	0.4%p	11.7%	1.9%p

) 3

### BIS

( : )	2017.3(e)	2016.12	YTD%	2016.3	YoY%
가	154,586	155,027	-0.3	149,022	3.7
	24,399	24,339	0.2	22,322	9.3
	20,303	19,913	2.0	17,934	13.2
	20,776	20,385	1.9	18,739	10.9
	15.8%	15.7%	0.1%p	15.0%	0.8%p
	13.1%	12.8%	0.3%p	12.0%	1.1%p
	13.4%	13.1%	0.3%p	12.6%	0.9%p

) 3



) , ROE

) BPS, EPS

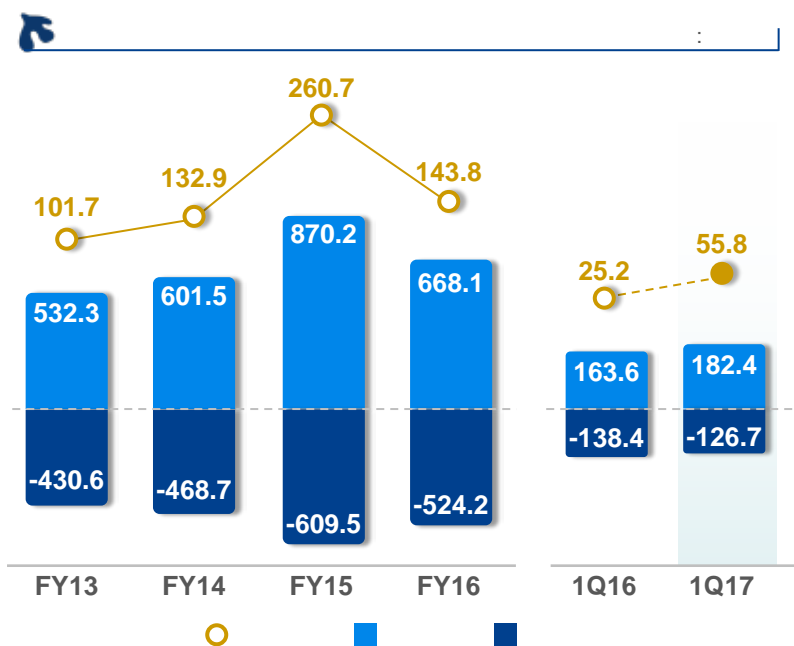
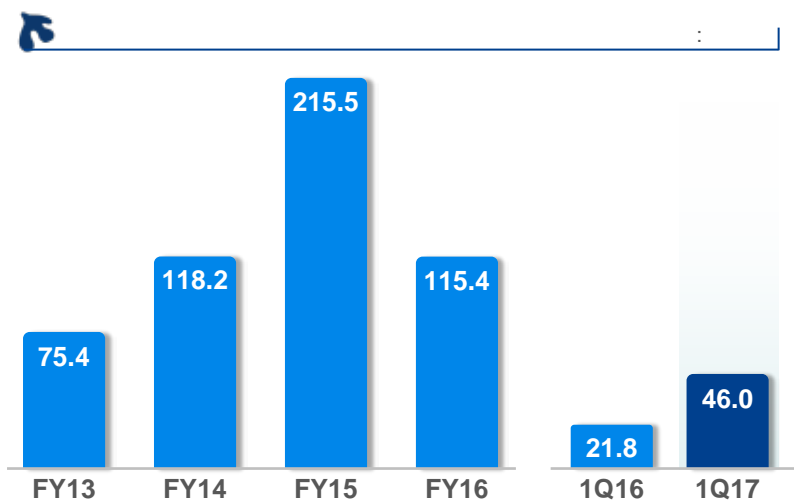
└ .

1.

2.

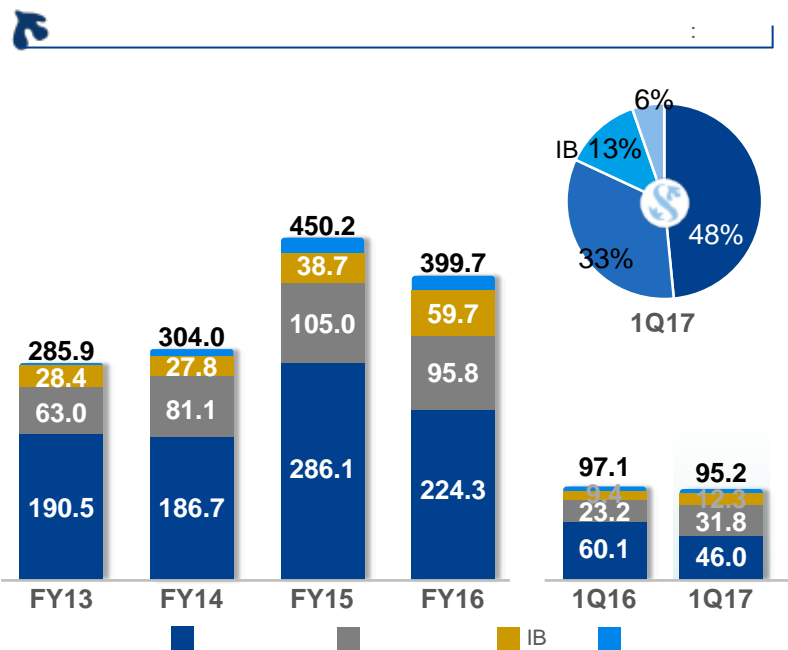
3. 가



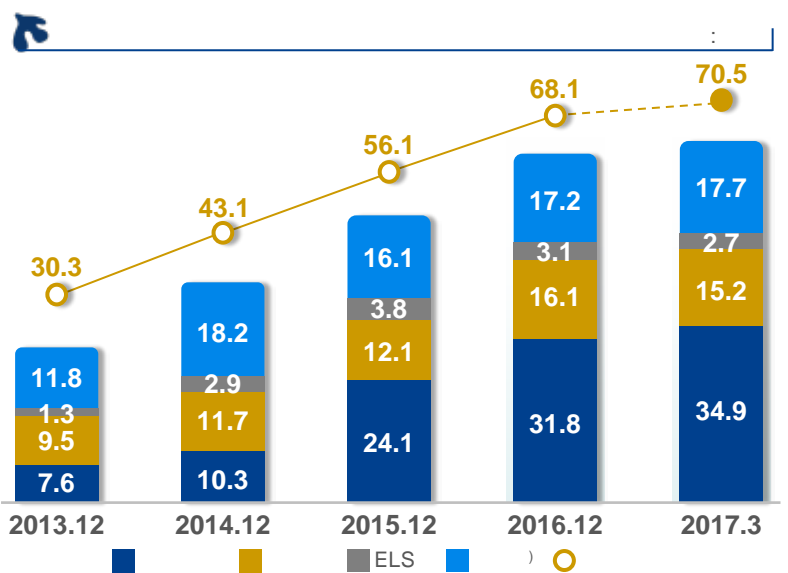


( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	182.4	163.6	11.5	158.8	14.9
	95.2	97.1	-1.9	88.1	8.0
	54.7	37.3	46.5	57.4	-4.6
	32.5	29.2	11.4	13.3	144.4
	126.7	138.4	-8.5	120.7	4.9
	106.3	108.5	-2.0	92.7	14.7
	19.9	30.3	-34.3	22.9	-13.4
	0.5	-0.4	n.a.	5.1	-90.5
	55.8	25.2	121.0	38.1	46.5
	46.0	21.8	111.1	29.6	55.2
ROE	849%	733%	116%p	1,032%	-183%p
ROA	6.0%	3.5%	2.5%p	4.2%	1.8%p
	0.7%	0.3%	0.4%p	0.4%	0.3%p

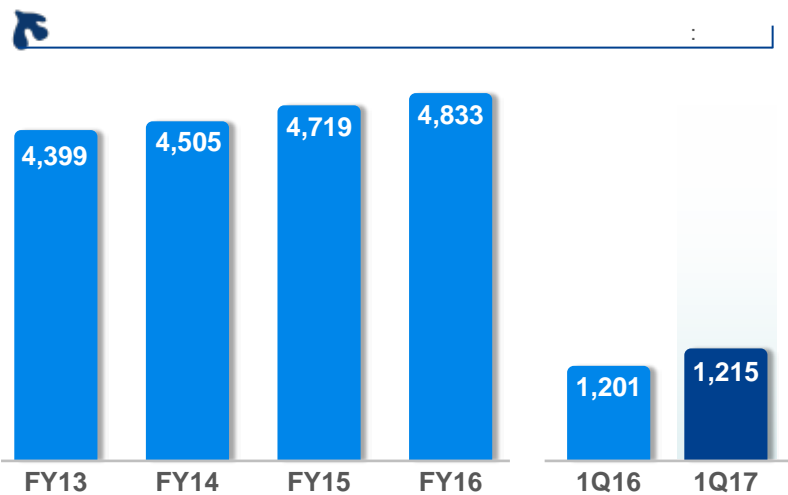
) ROE, ROA



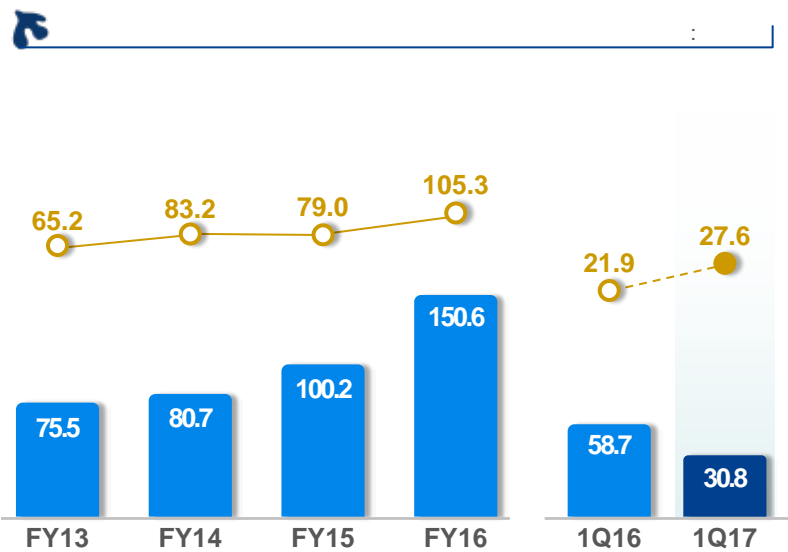
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	95.2	97.1	-1.9	88.1	8.0
	46.0	60.1	-23.5	46.5	-1.2
	31.8	23.2	37.1	23.4	35.7
IB	12.3	9.4	30.5	12.9	-5.2
	5.1	4.4	18.2	5.2	-1.2



( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	70.5	68.1	3.4	61.3	15.0
	34.9	31.8	9.8	27.9	24.7
	15.2	16.1	-5.6	13.7	10.9
ELS	2.7	3.1	-11.0	3.8	-28.0
	17.7	17.2	2.7	15.8	11.5



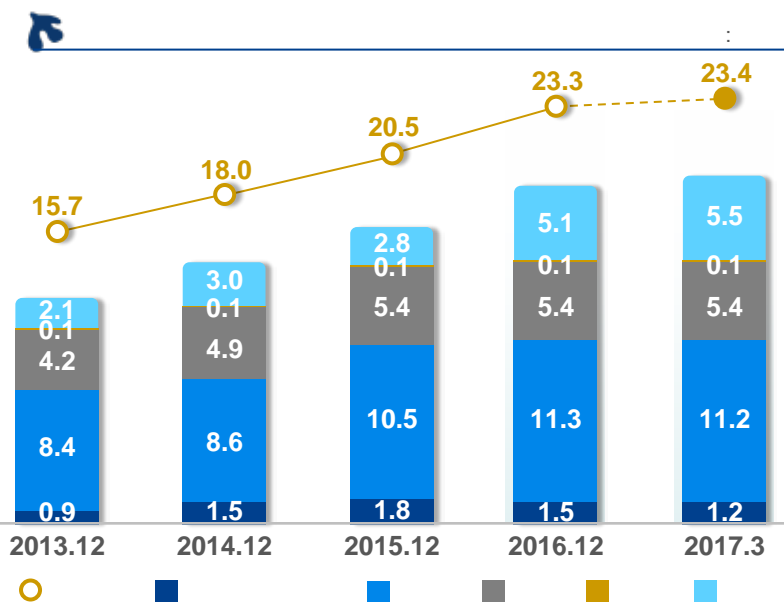
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	1,228.5	1,216.1	1.0	1,224.5	0.3
	27.6	30.6	-9.7	22.7	21.6
	14.5	15.9	-8.7	15.2	-4.2
	13.1	14.6	-10.7	7.5	73.6
	1,200.9	1,185.5	1.3	1,201.8	-0.1



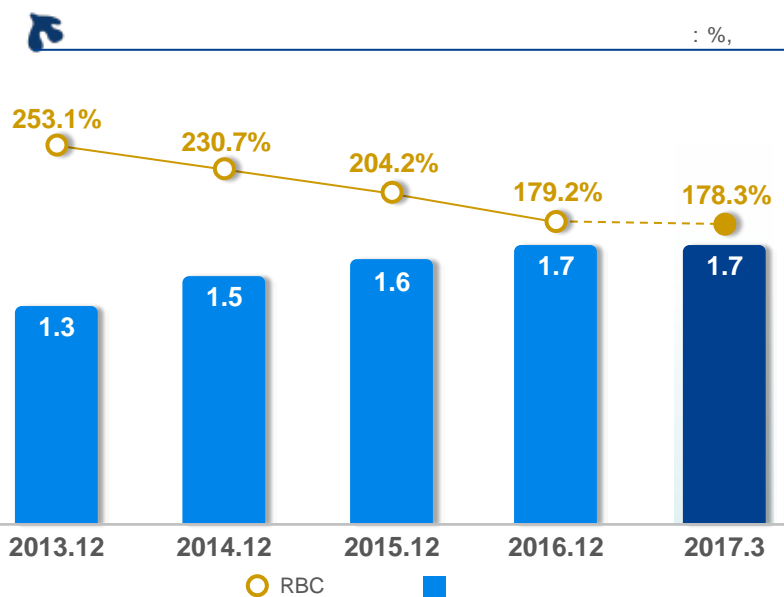
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	27.6	21.9	26.0	16.6	66.2
	17.2	11.6	47.5	10.3	67.1
	30.8	58.7	-47.6	23.0	33.8
ROE	7.2%	14.4%	-7.2%p	8.9%	-1.7%p
ROA	0.4%	0.9%	-0.5%p	0.6%	-0.2%p

) ROE, ROA

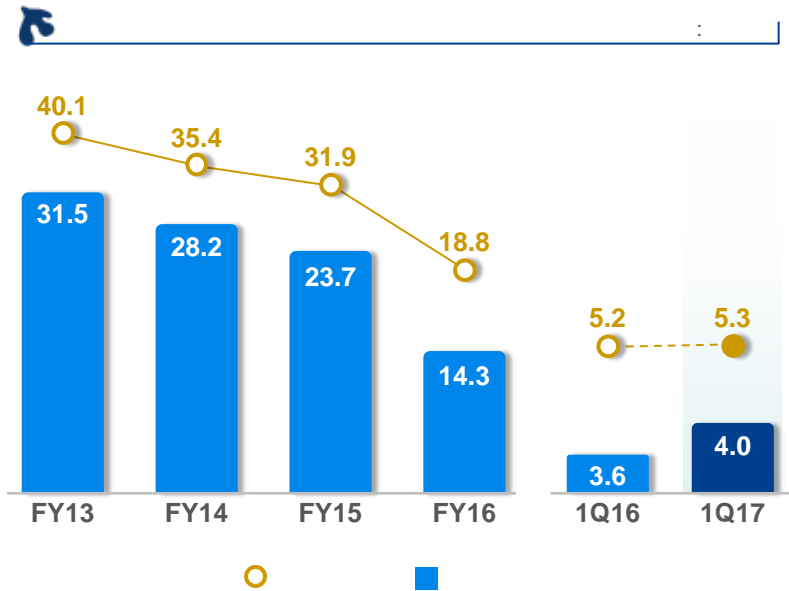




( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	23,430.6	23,316.3	0.5	21,141.0	10.8
	1,167.9	1,457.8	-19.9	2,096.6	-44.3
	11,240.2	11,281.7	-0.4	10,413.2	7.9
	5,420.2	5,404.7	0.3	5,383.5	0.7
	84.8	72.7	16.6	86.7	-2.2
	5,517.6	5,099.4	8.2	3,161.0	74.6

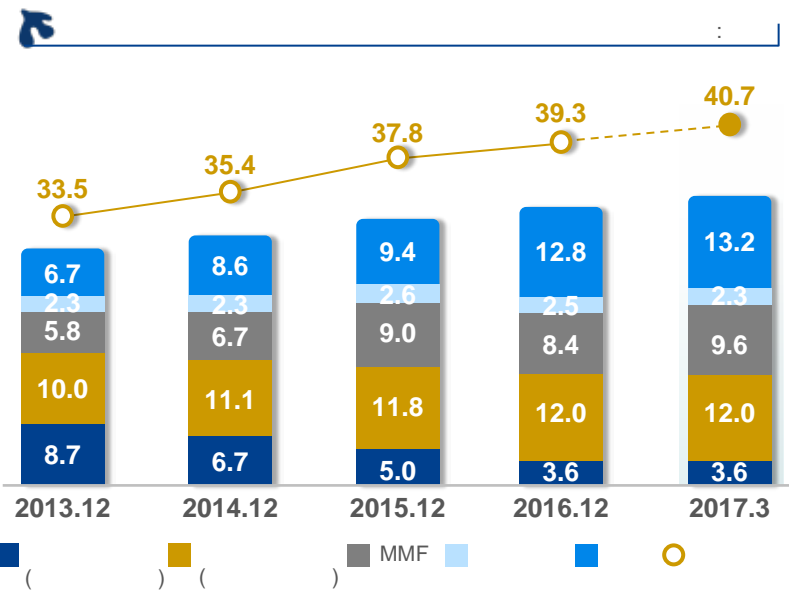


( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	1,713.4	1,685.5	1.7	1,675.9	2.3
	1,677.9	1,647.1	1.9	1,555.7	7.9
	35.6	38.5	-7.5	120.2	-70.4
RBC	178.3%	179.2%	-0.9%p	203.2%	-24.9%p

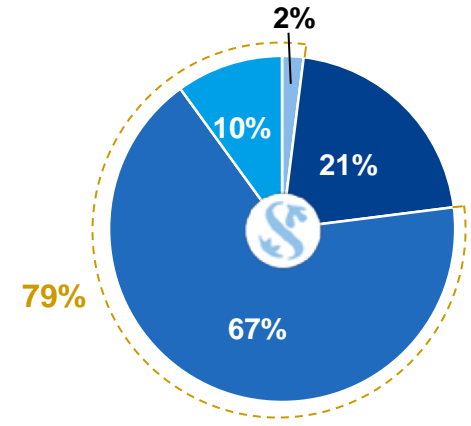
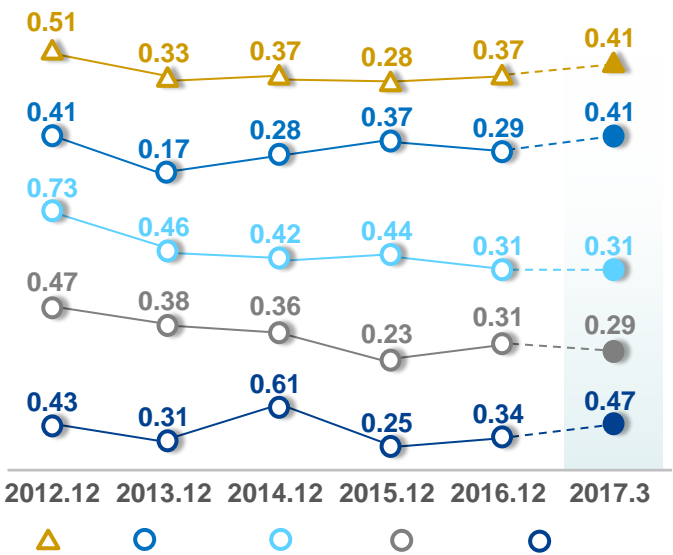
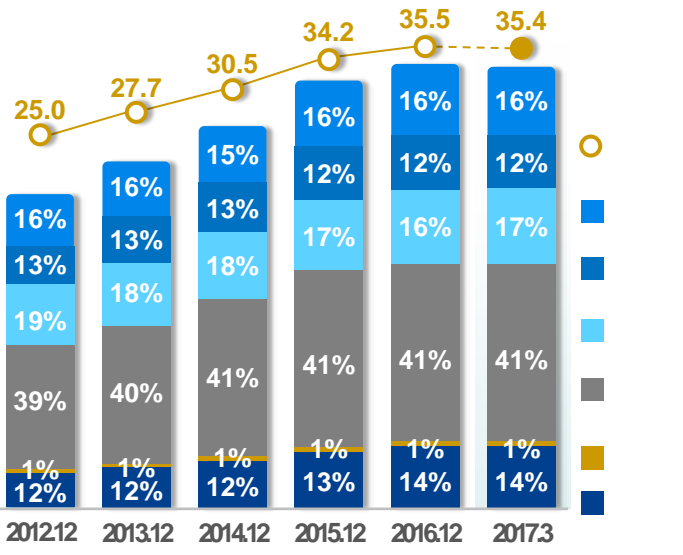
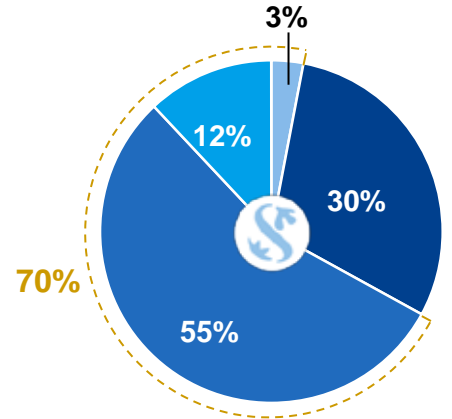
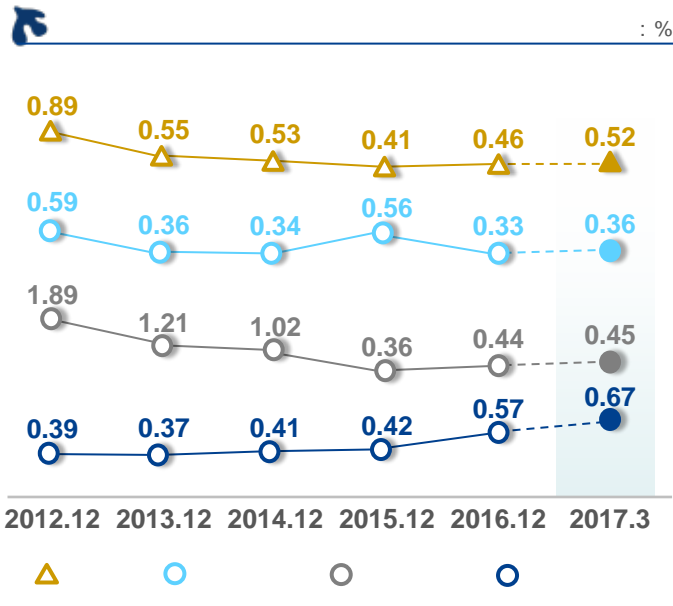
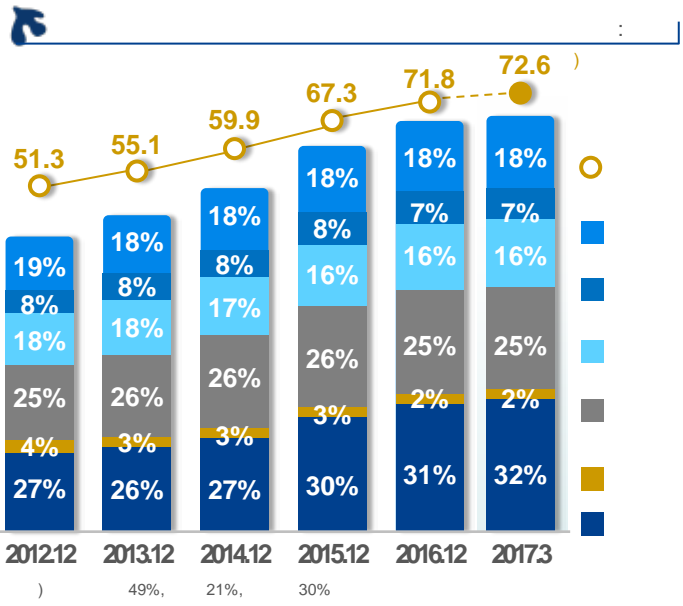


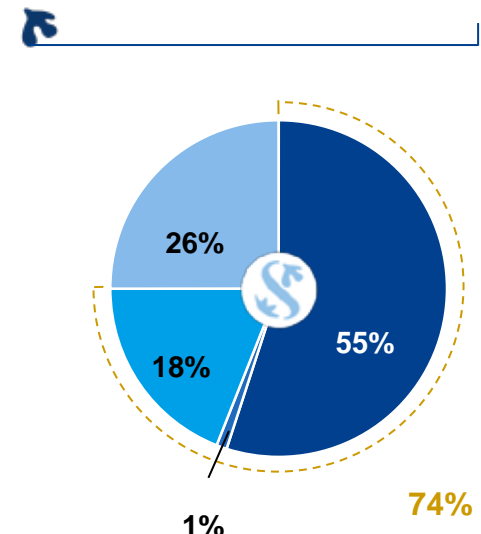
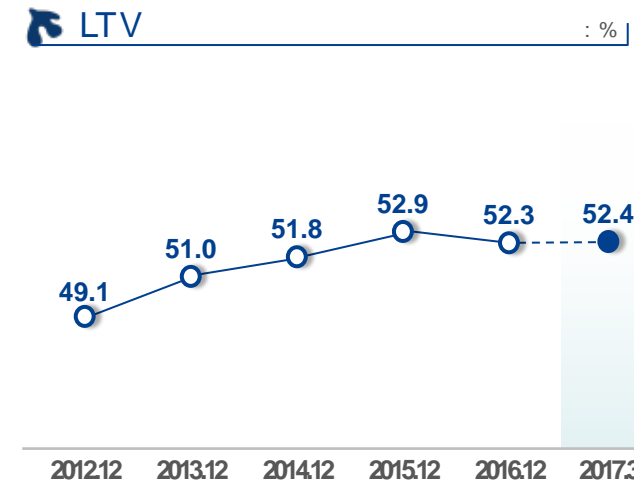
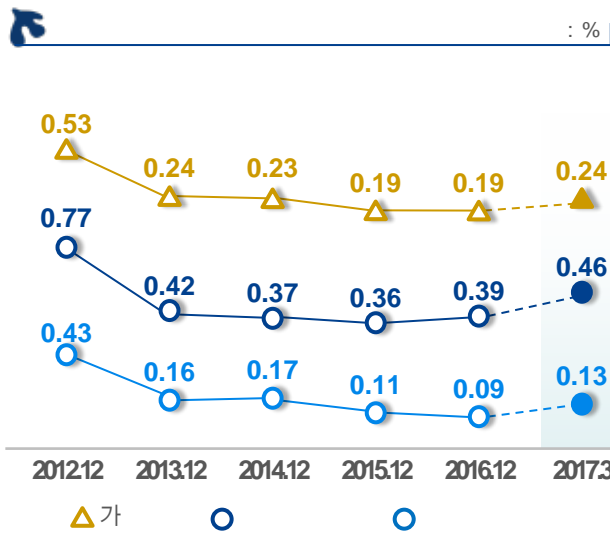
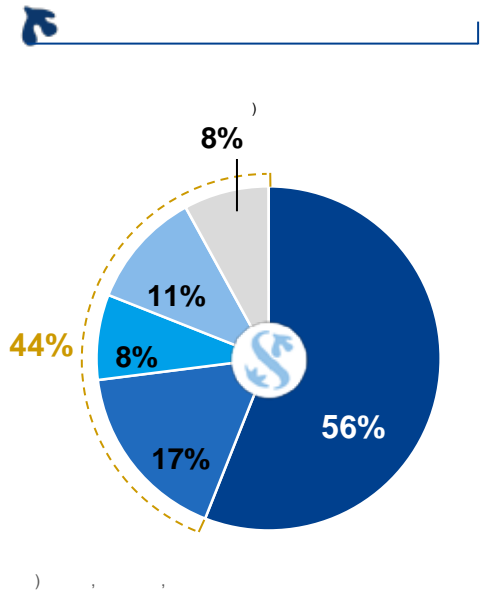
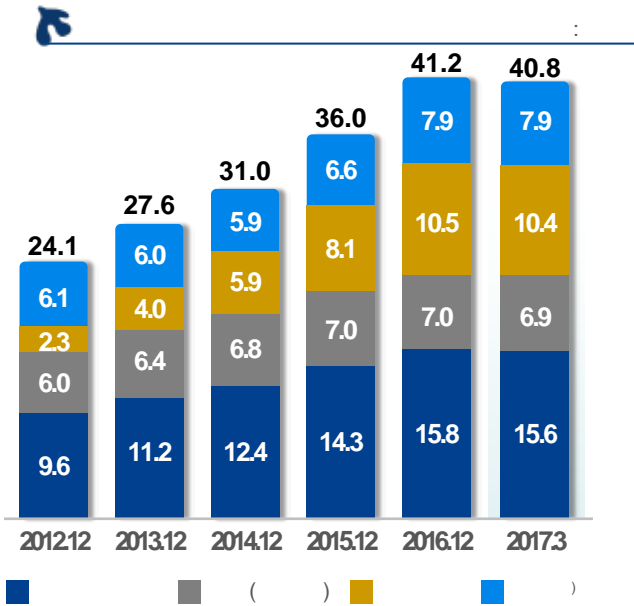
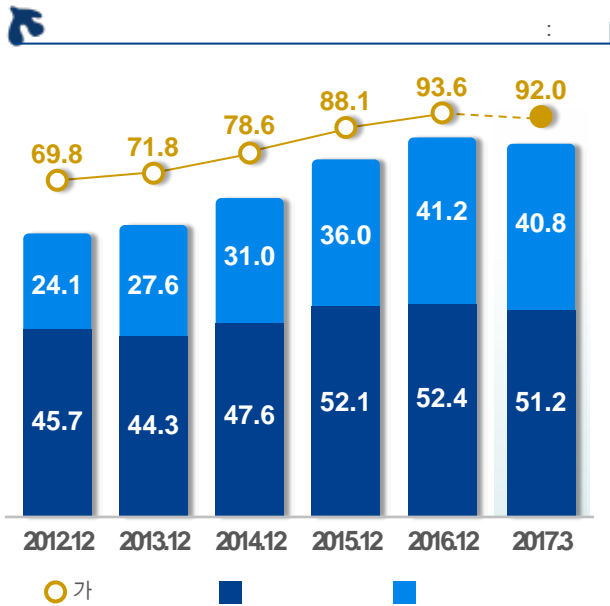
( : )	1Q17	1Q16	YoY%	4Q16	QoQ%
	17.1	17.6	-3.1	17.3	-1.5
	11.8	12.4	-4.6	13.3	-10.8
( )	9.8	10.4	-5.6	11.2	-12.8
	5.3	5.2	0.5	4.1	29.1
	4.0	3.6	11.5	3.2	25.7
ROE	11.0%	9.8%	1.2%p	9.9%	1.1%p

) ROE



( : )	2017.3	2016.12	YTD%	2016.3	YoY%
	40.7	39.3	3.6	38.1	6.9
	3.6	3.6	2.0	4.4	-18.0
	12.0	12.0	-0.1	11.5	4.0
MMF	9.6	8.4	14.2	9.3	3.4
	2.3	2.5	-8.6	2.7	-14.8
	13.2	12.8	3.0	10.1	30.0





 신한금융지주회사  
www.shinhangroup.com



신한 모바일 IR 앱 ① [ir.shinhangroup.com](http://ir.shinhangroup.com) or ②

