



2018 1Q

Spring

2018 1

가

1) K-IFRS

2) 2011 , 2012 , 2013

3) 1109 ' , 1115 ' , 2018
, 2017

(www.shinhangroup.com)

)

가

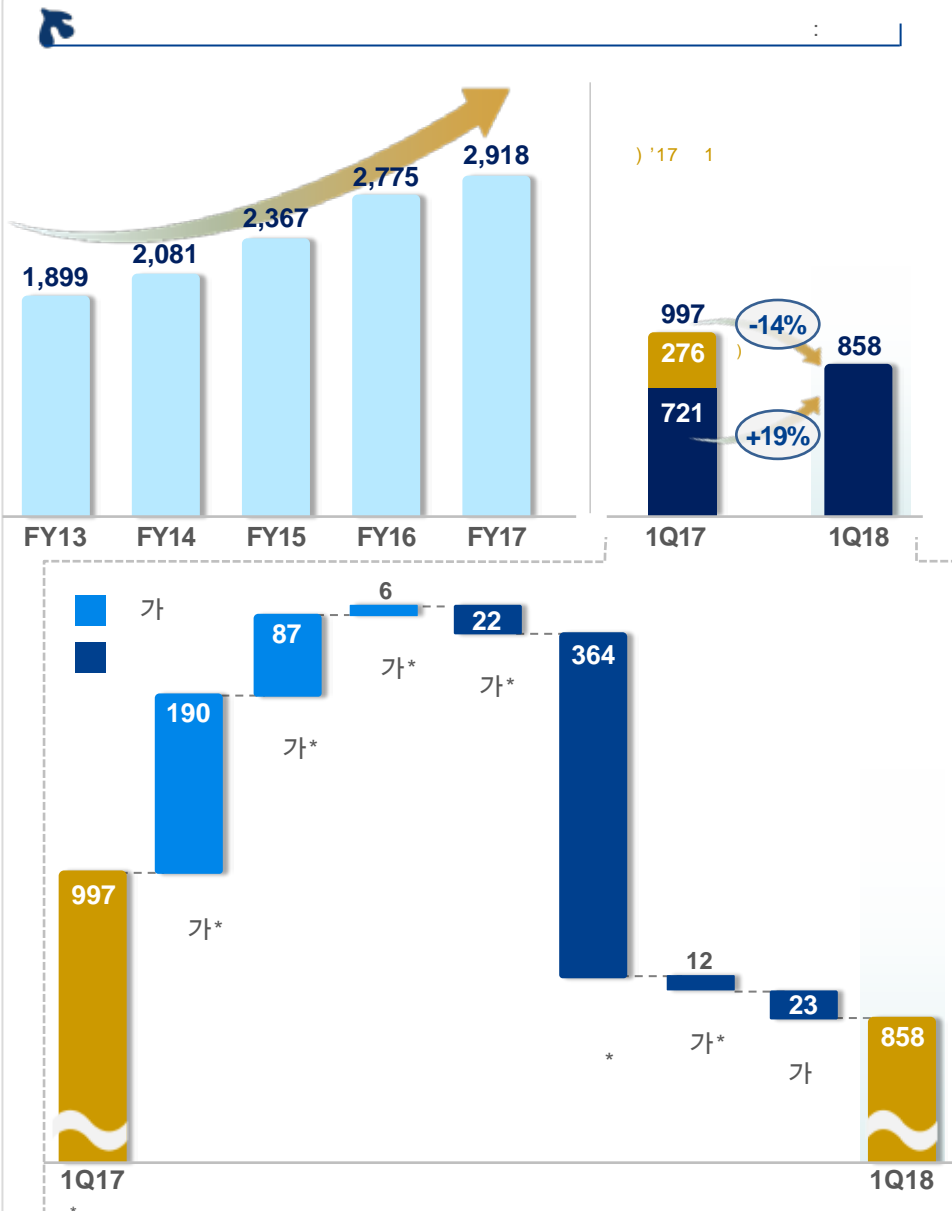


. 2018 1

Highlights

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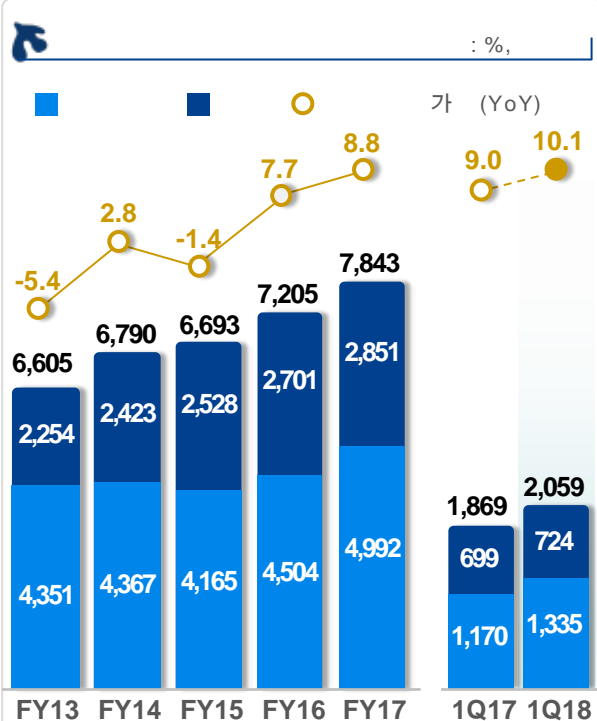


1
 , 全
 가
 8,575
 (18 1)

2
 NIM
 1.61%
 (18 1 NIM)

3
 5 가
 44.5%
 (18 1)

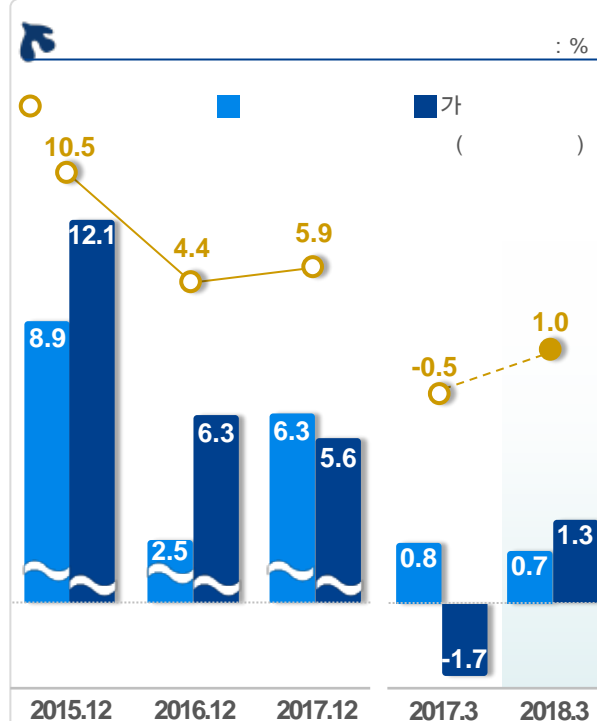
4
 27bp
 (18 1)



10.1% 가

가 8.7%

가 32.9% 가 ('1Q17 5.9% 1Q18 7.1%)



1.0%

가 197.4

SOHO 가 1.4%, 2.8%

가 199

3 0.9% 가

1.7% 가



ALM

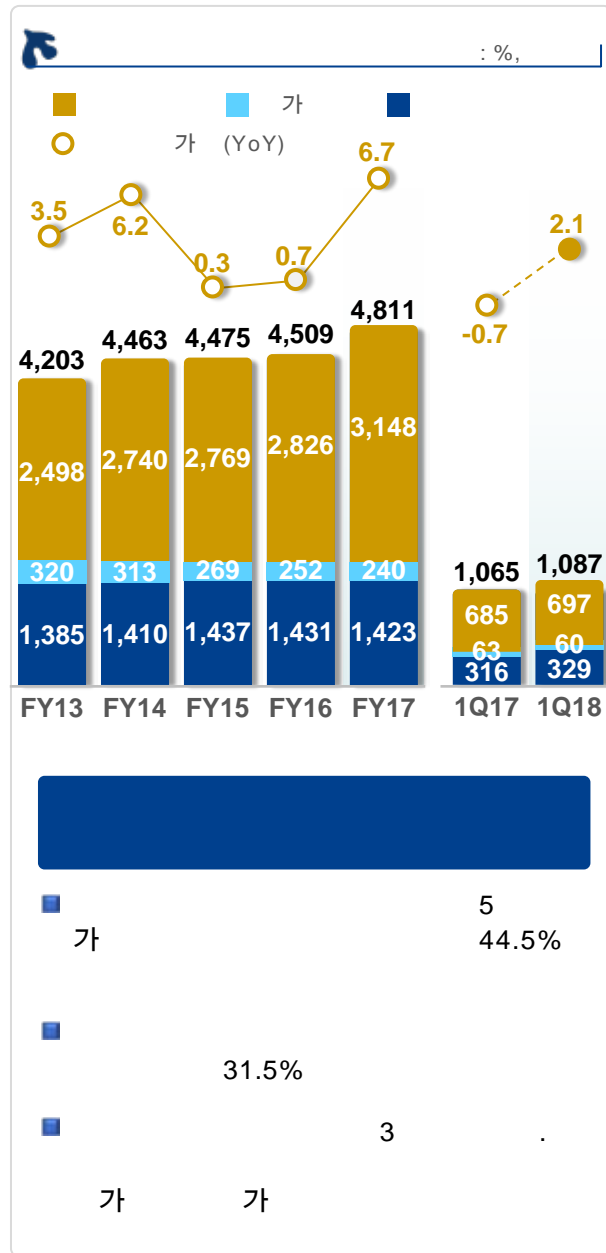
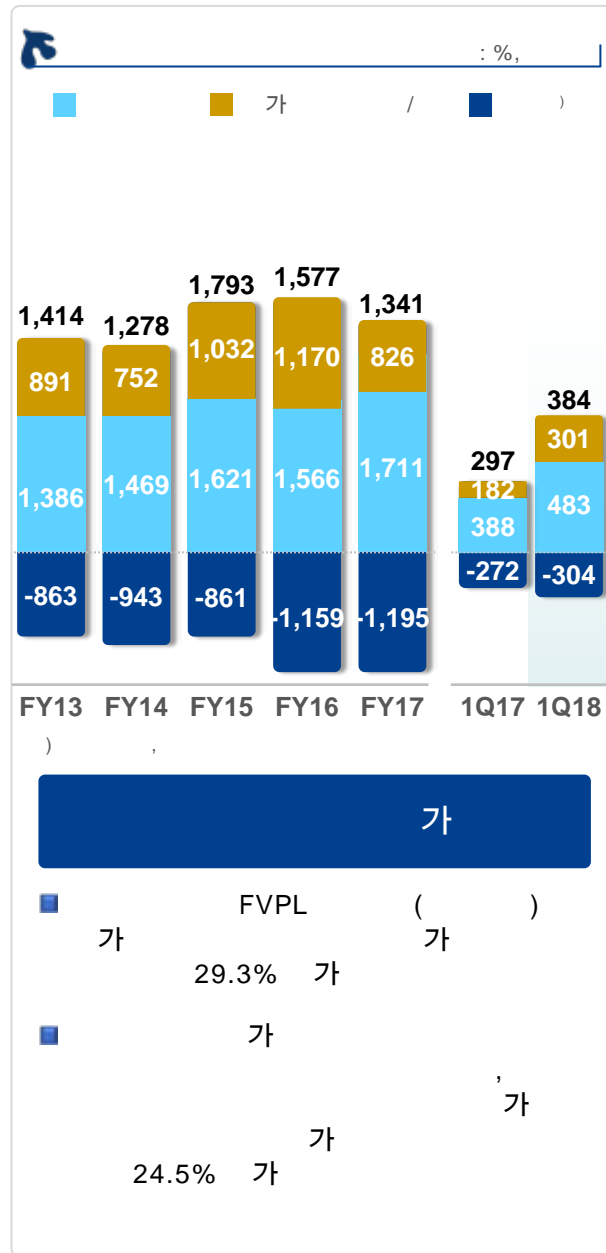
1 NIM 1.61%

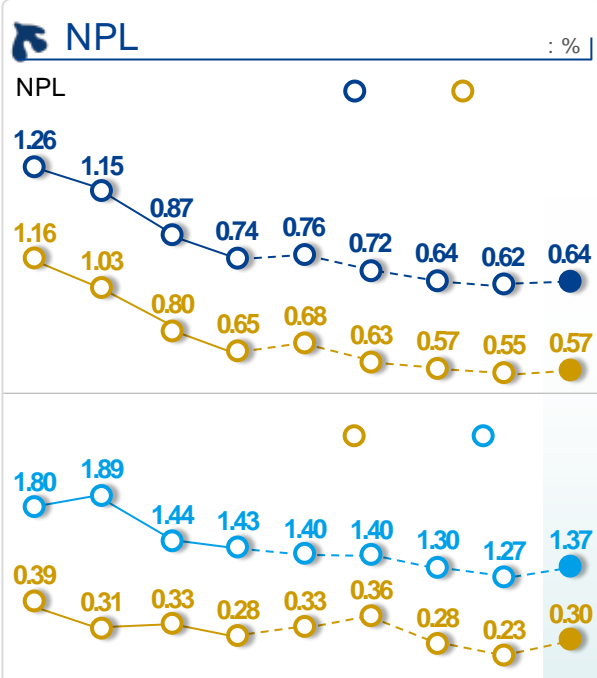
3bp

1 NIM 1.67%

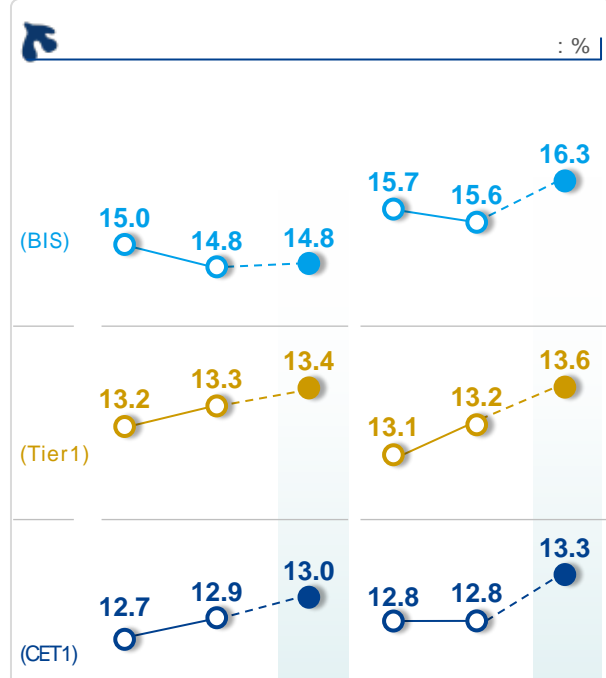
1 (+) NIM 2.10%

4bp . NIM

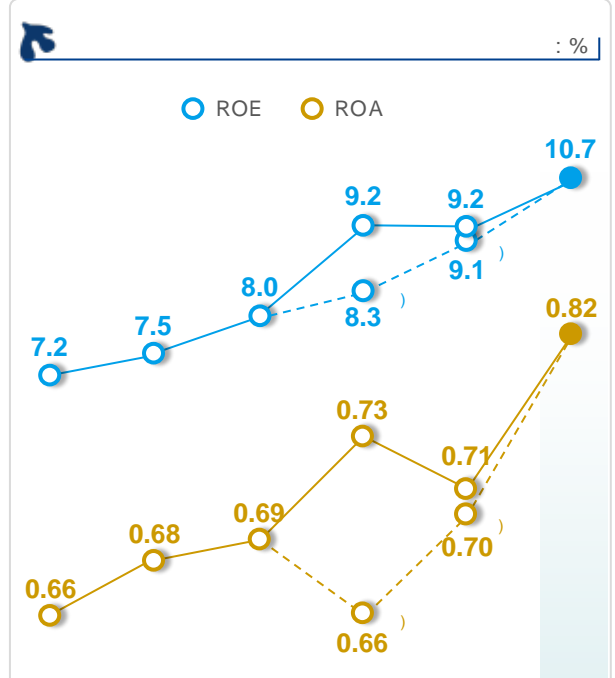




3	NPL	0.64%,	NPL
		0.57%	0.02%p
163%	NPL	140%	29%p,
26%p			
		0.30%,	1.37%
		7bp,	10bp
2,696	1		35.1%



3			
	가	13.0%	
3	BIS	16.3%,	13.3%



18	1	ROE	10.7%
		1.5%p	
18	1	ROA	0.82%
		0.11%p	

1



			Organic	()	Entity	
			Inorganic	()	One Shinhan	
가 ()	가 ()	가 ()	新 + M&A ANZ PVFC	2,803	(GIB, GMS), 39.6%	가 S (CGS) “ ”

) 2018 3

2

Glocalization
가



3

Digital



4



-
- M&A

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Transformation

, Disruptive Innovation

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- ()

가



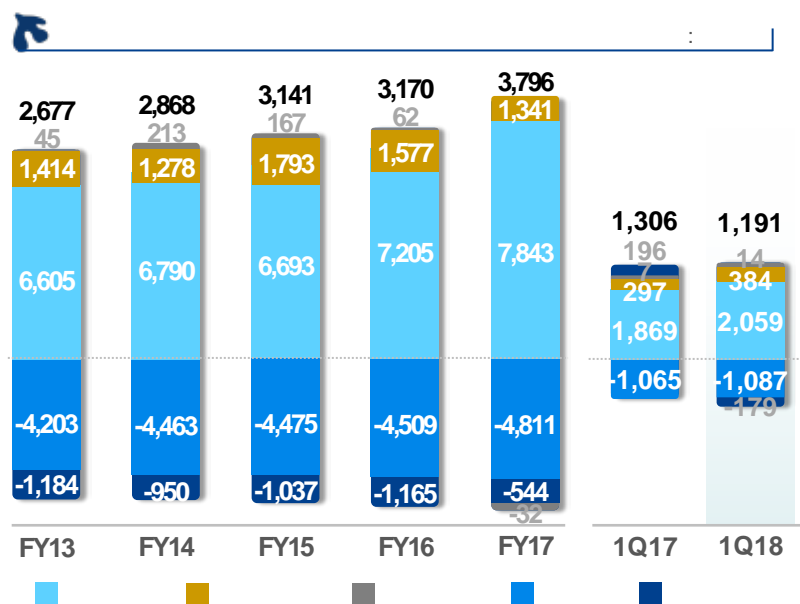
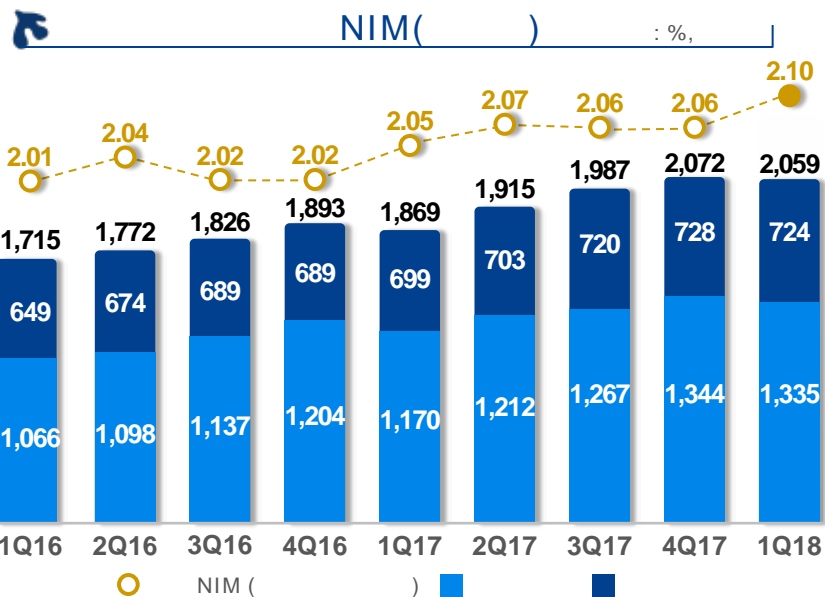
- 1.
- 2.
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- 7.
- 8.

(1)

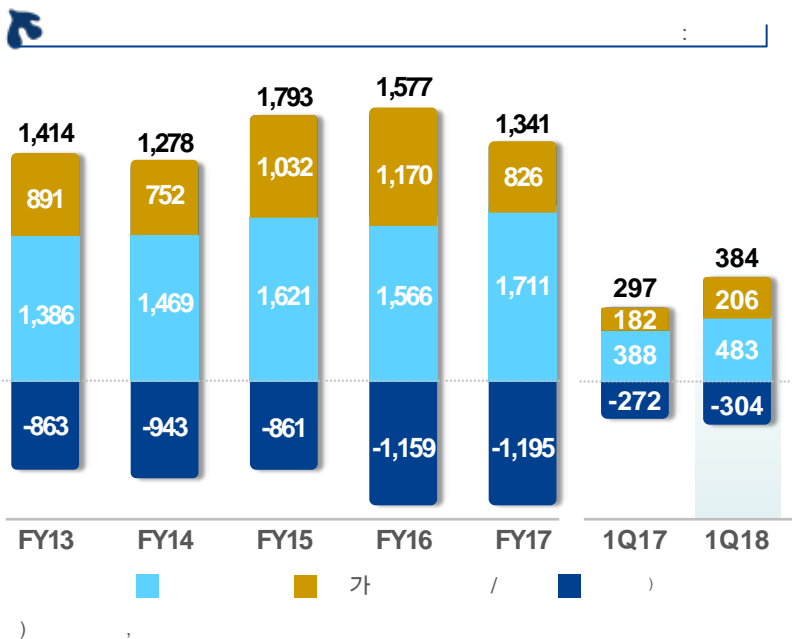
(2)

NIM

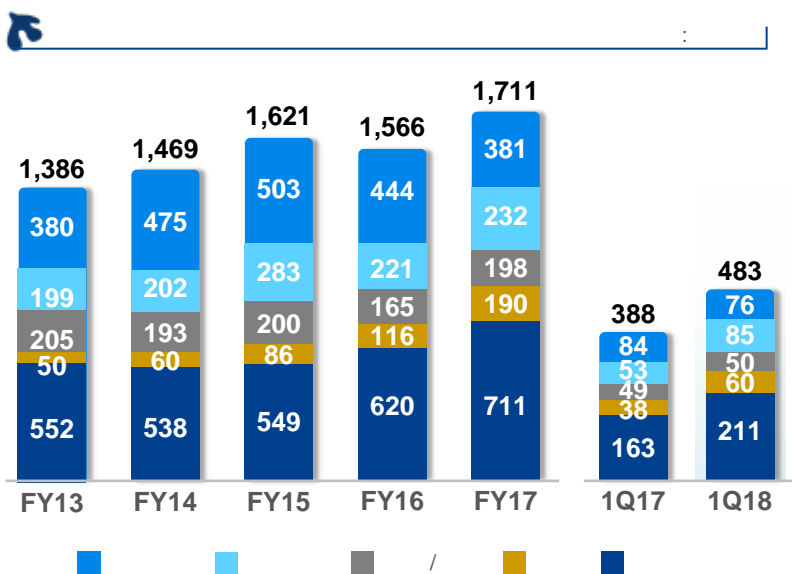




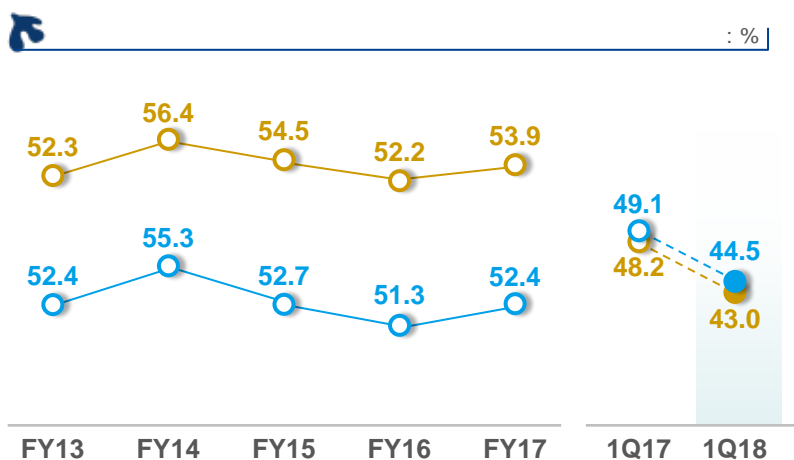
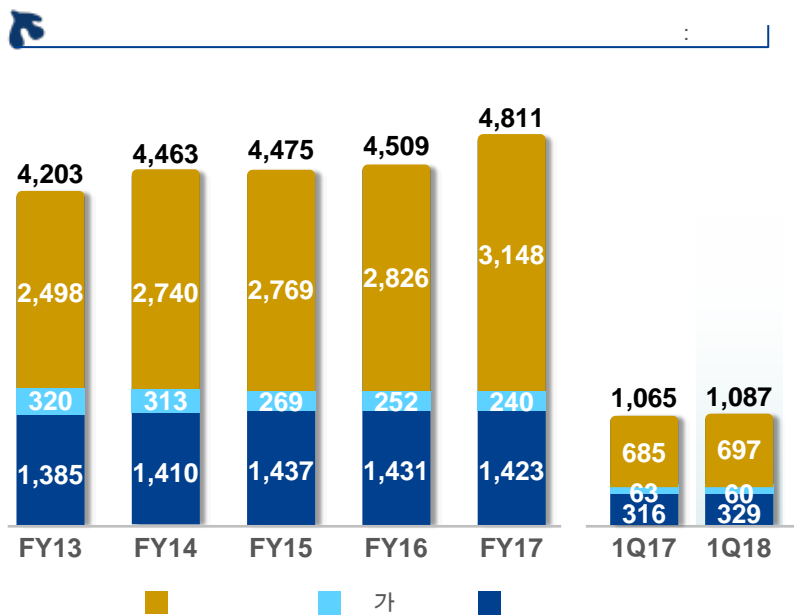
(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
(a=b+c)	2,443.2	2,166.6	12.8	2,308.4	5.8
(b)	2,058.8	1,869.2	10.1	2,072.2	-0.6
(c)	384.4	297.4	29.3	236.2	62.8
(d)	1,087.0	1,064.8	2.1	1,587.5	-31.5
(e=a-d)	1,356.2	1,101.8	23.1	720.9	88.1
(f)	13.8	7.5	84.6	-115.0	n.a.
(g=e+f)	1,370.0	1,109.3	23.5	606.0	126.1
(h)	179.2	-196.5	n.a.	385.4	-53.5
(i=g-h)	1,190.7	1,305.7	-8.8	220.5	439.9
)	857.5	997.1	-14.0	211.3	305.7



(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	384.4	297.4	29.3	236.2	62.8
	482.6	387.6	24.5	431.7	11.8
가 /	205.7	181.9	13.1	82.3	150.0
(FVPL)	95.3	-	n.a.	-	n.a.
	-303.9	-272.1	n.a.	-277.8	n.a.
()	-66.8	-61.2	n.a.	-65.0	n.a.
()	-87.4	-83.4	n.a.	-85.6	n.a.

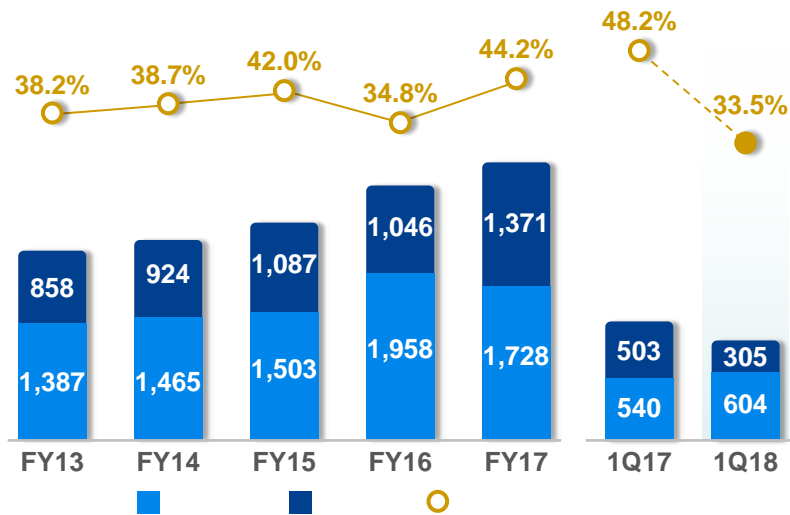
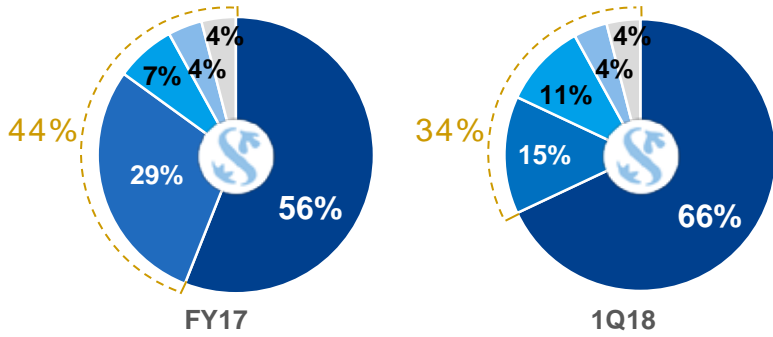


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	482.6	387.6	24.5	431.7	11.8
	75.6	83.9	-9.8	84.0	-10.0
	85.3	53.5	59.6	66.2	28.9
/	50.3	49.1	2.6	50.0	0.5
	60.2	37.8	59.2	56.3	7.0
	211.1	163.4	29.2	175.1	20.6



(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	1,087.0	1,064.8	2.1	1,587.5	-31.5
	697.3	685.4	1.7	1,104.9	-36.9
()	1.3	1.9	-31.4	283.1	-99.6
가	60.4	63.5	-4.9	59.2	1.9
	329.3	315.9	4.2	423.4	-22.2
()	52.4	50.0	4.7	100.4	-47.8
()	41.2	41.1	0.1	36.9	11.6

(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	675.8	671.7	0.6	1,083.0	-37.6
	422.9	424.6	-0.4	747.3	-43.4
()	0.2	0.2	-0.1	223.8	-99.9
가	39.9	43.3	-7.8	38.9	2.7
	213.0	203.8	4.5	296.8	-28.2
()	8.4	7.0	20.4	29.4	-71.5
()	15.8	15.2	4.3	16.1	-1.3



(:)	([A])	([B])	([C=A B])	([D])	([E=C+D])
(a)	606.0		604.3	-14.0	590.3
	600.5	100.0%	600.5	-13.5	587.0
	5.4	68.9%	3.8	-0.5	3.3
(b)	306.5		304.5	6.3	310.8
BNPP	139.1	100.0%	139.1	1.2	140.4
	97.0	100.0%	97.0	3.1	100.1
	33.8	100.0%	33.8	0.1	33.9
	5.6	65.0%	3.7	0.1	3.7
	25.8	100.0%	25.8	3.5	29.3
	4.1	100.0%	4.1	0.5	4.6
	-0.6	100.0%	-0.6	-2.6	-3.2
	1.4	99.8%	1.4	0.2	1.6
	0.7	100.0%	0.7	0.0	0.7
	0.1	100.0%	0.1	0.0	0.1
-0.5	100.0%	-0.5	-	-0.5	
(c)				-43.6 ²⁾	-43.6
(d=a+b+c) ¹⁾	912.5		908.8	-51.3	857.5

1)

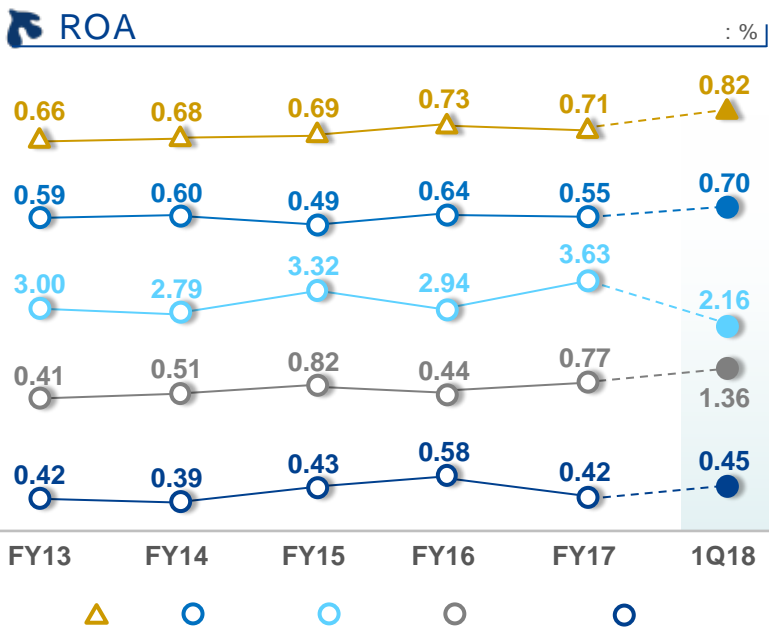
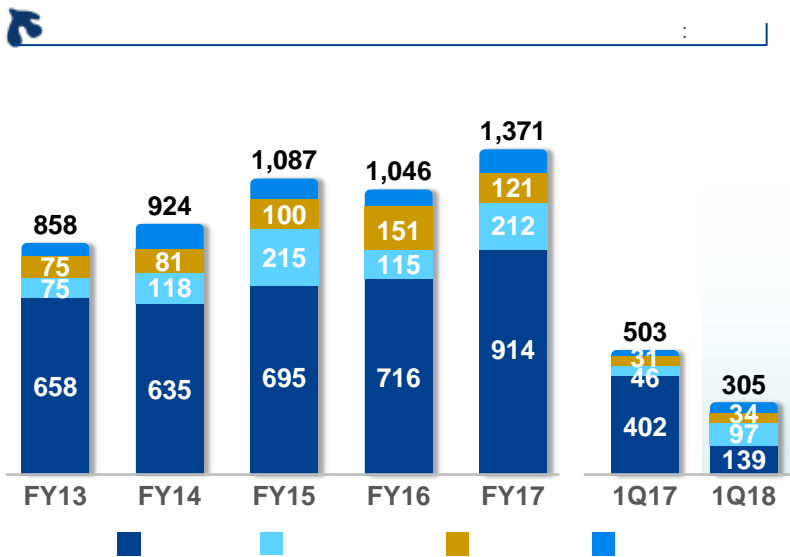
2)

() :

117 ,

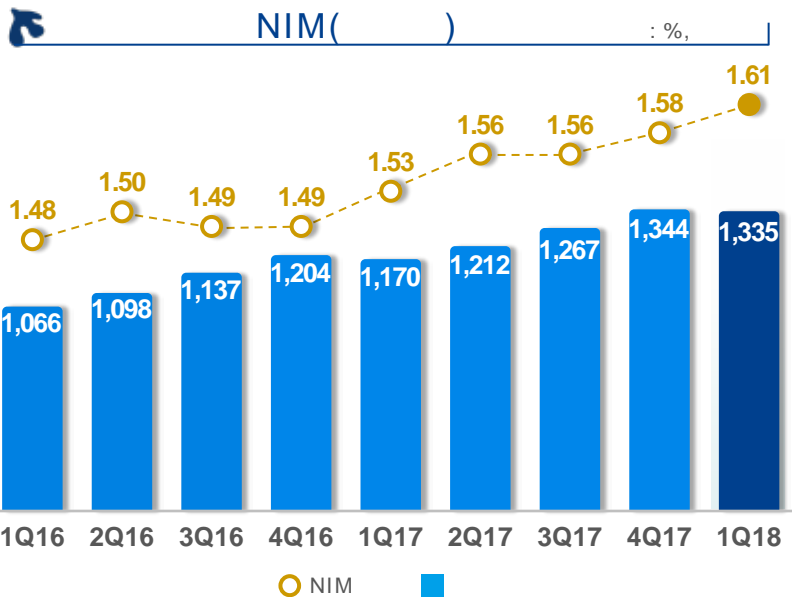
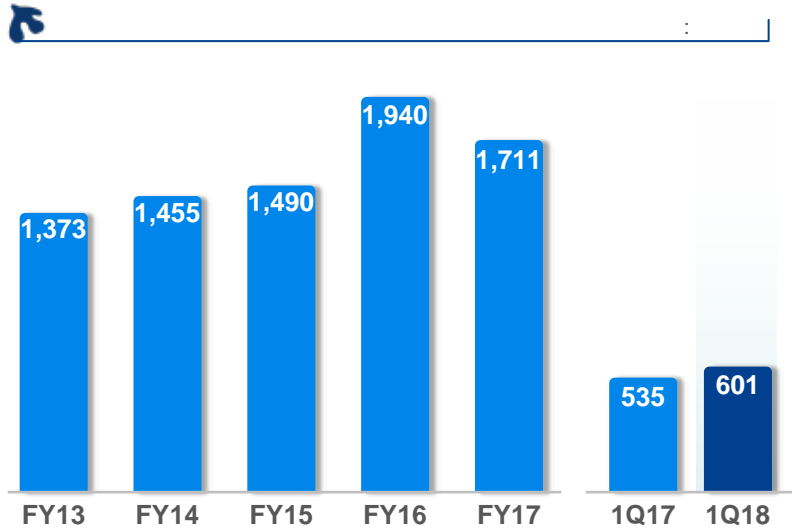
-373 ,

-175



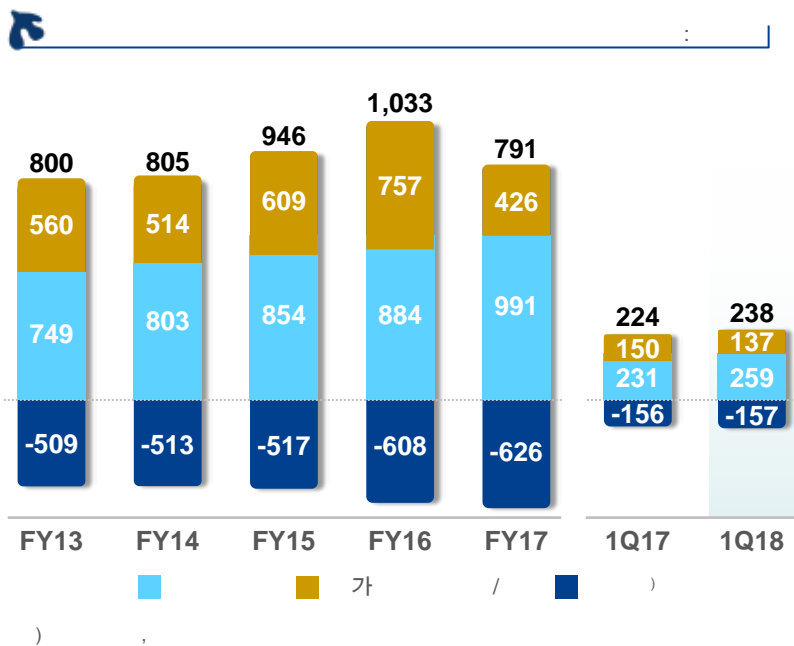
()	1Q18	1Q17	YoY%	4Q17	QoQ%
(a)	604.3	540.3	11.8	16.7	3,513.0
	600.5	534.6	12.3	15.1	3,879.5
	3.8	5.7	-34.7	1.6	129.5
(b)	304.5	503.2	-39.5	232.8	30.8
	139.1	401.8	-65.4	133.2	4.5
	97.0	46.0	111.0	54.7	77.3
	33.8	30.8	9.9	17.3	95.7
BNPP	3.7	2.6	41.4	2.5	45.5
	25.8	18.6	38.8	20.8	24.2
	4.1	2.0	103.5	3.8	6.1
	-0.6	0.1	n.a.	0.1	n.a.
	1.4	1.7	-19.3	1.1	25.3
	0.7	-0.3	n.a.	0.1	621.9
	0.1	-0.1	n.a.	-0.7	n.a.
	-0.5	-	n.a.	-	n.a.
(a+b)	908.8	1,043.5	-12.9	249.5	264.2
)	857.5	997.1	-14.0	211.3	305.7

NIM

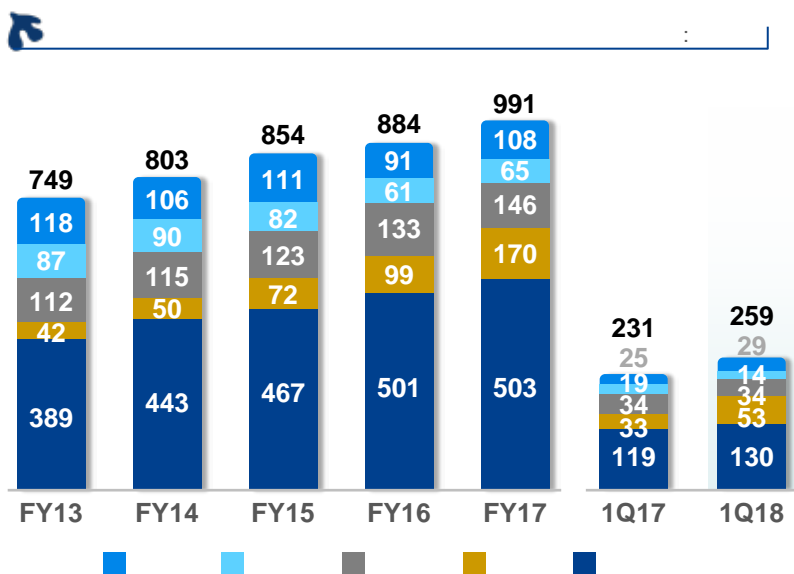


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
(a=b+c)	1,573.5	1,393.5	12.9	1,386.2	13.5
(b)	1,335.0	1,169.7	14.1	1,343.8	-0.6
(c)	238.4	223.7	6.6	42.5	461.4
(d)	675.8	671.7	0.6	1,083.0	-37.6
(e=a-d)	897.6	721.8	24.4	303.2	196.1
(f)	2.0	10.1	-80.3	-108.2	n.a.
(g=e+f)	899.6	731.9	22.9	195.0	361.4
(h)	86.7	59.5	45.8	219.6	-60.5
(i=g-h)	812.9	672.4	20.9	-24.6	n.a.
	212.3	137.8	54.0	-39.8	n.a.
)	600.5	534.6	12.3	15.1	3,879.5

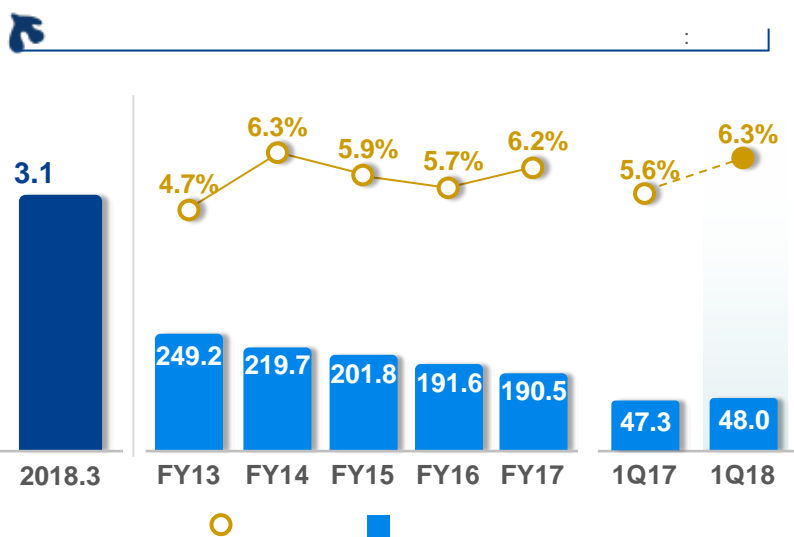
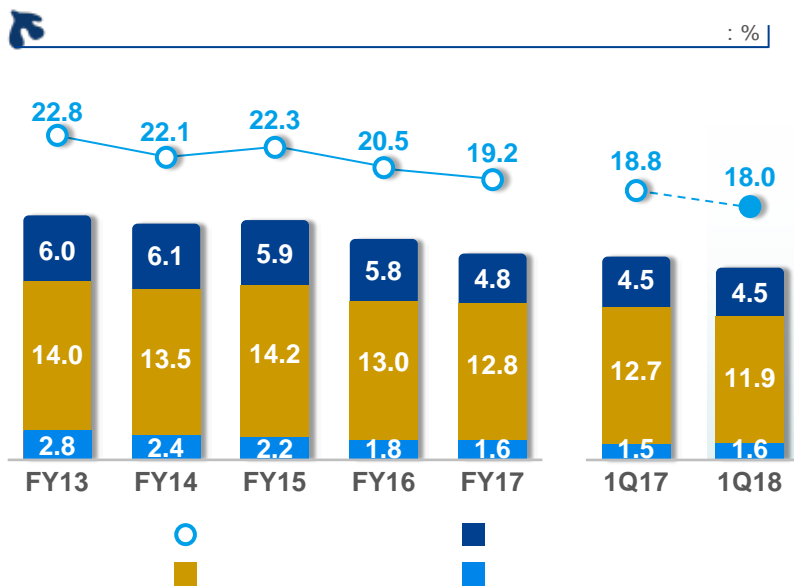
(: %)	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
- (a-b)	1.65	1.69	1.68	1.69	1.75	1.81	1.82	1.84	1.87
(a)	3.10	3.08	2.99	2.97	3.00	3.03	3.04	3.10	3.19
(b)	1.45	1.40	1.31	1.28	1.26	1.22	1.22	1.26	1.32
NIM()	1.48	1.50	1.49	1.49	1.53	1.56	1.56	1.58	1.61
NIM()	1.48	1.49	1.49	1.49	1.53	1.55	1.55	1.56	1.61



(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	238.4	223.7	6.6	42.5	461.4
	259.0	230.6	12.3	254.5	1.8
가 /	137.0	149.6	-8.4	-36.6	n.a.
(FVPL)	24.7	-	n.a.	-	n.a.
	-157.5	-156.4	n.a.	-175.4	n.a.
()	-64.9	-59.3	n.a.	-63.0	n.a.
()	-75.5	-72.5	n.a.	-74.2	n.a.



(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	259.0	230.6	12.3	254.5	1.8
	29.1	24.9	16.6	28.9	0.5
	13.6	19.4	-29.6	14.5	-6.2
	33.5	34.5	-2.8	36.8	-8.8
	53.0	33.1	60.0	50.1	5.9
	129.7	118.6	9.3	124.2	4.4



(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
(a)	1,158.3	1,266.5	-8.5	1,360.6	-14.9
	973.3	960.0	1.4	988.9	-1.6
	25.6	24.7	3.6	26.3	-2.7
	24.7	13.8	79.5	21.4	15.3
	134.7	268.1	-49.7	324.0	-58.4
(:)	34.7	181.5	-80.9	121.6	-71.4
(b)	97.2	89.2	9.0	97.8	-0.6
(c)	168.5	175.3	-3.9	271.2	-37.9
(d)	611.5	740.0	-17.4	734.1	-16.7
(:)	25.8	173.4	-85.1	113.5	-77.3
(e=a-b-c-d)	281.0	262.1	7.2	257.5	9.2
(f)	89.7	-264.5	n.a.	125.0	-28.3
(g=e-f)	191.3	526.6	-63.7	132.4	44.5
	53.1	125.2	-57.6	11.3	369.3
)	139.1	401.8	-65.4	133.2	4.5

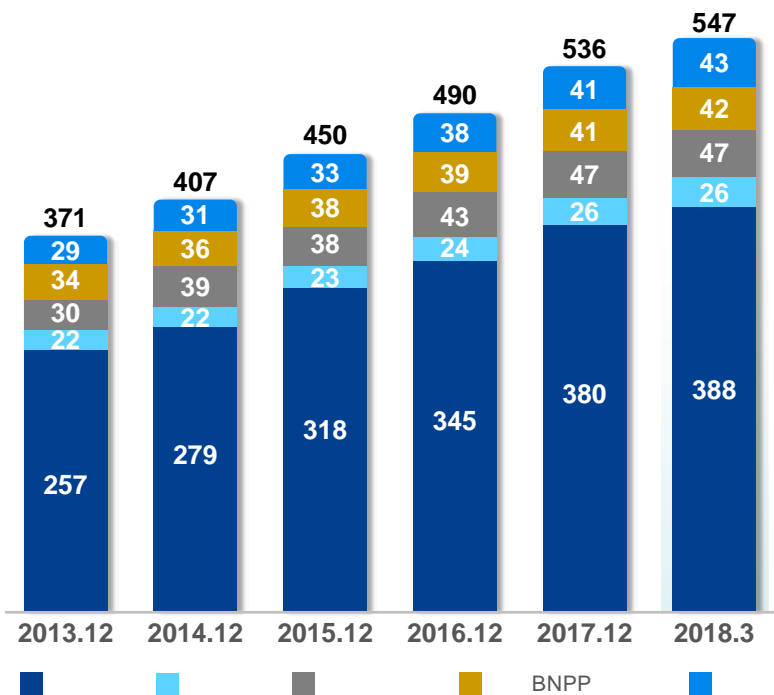
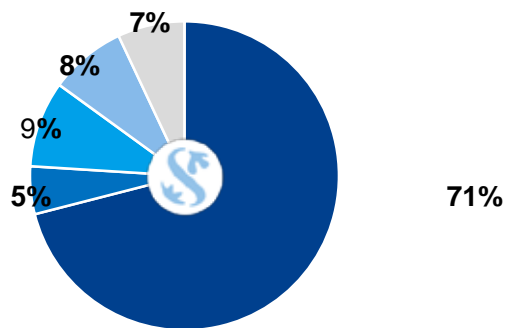
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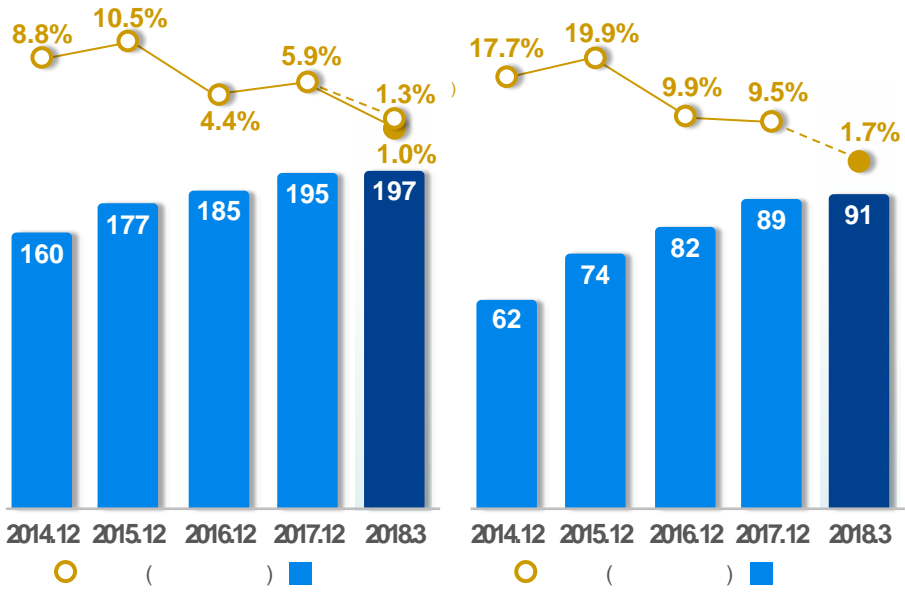
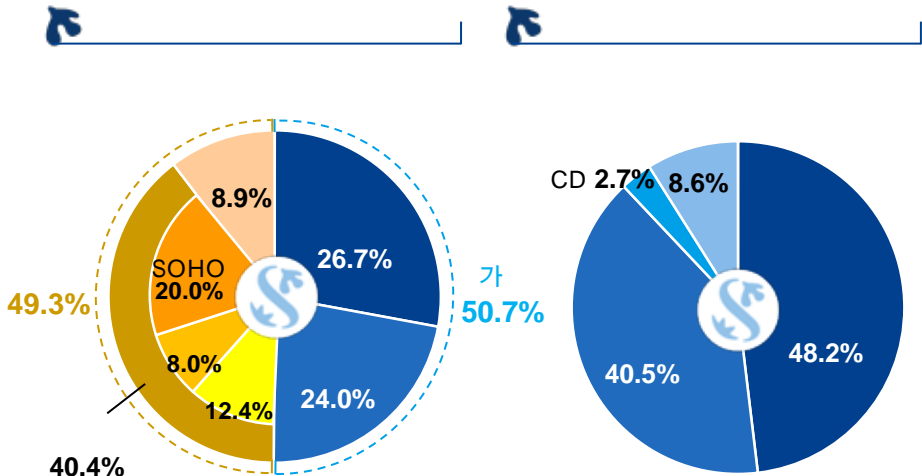
3. /





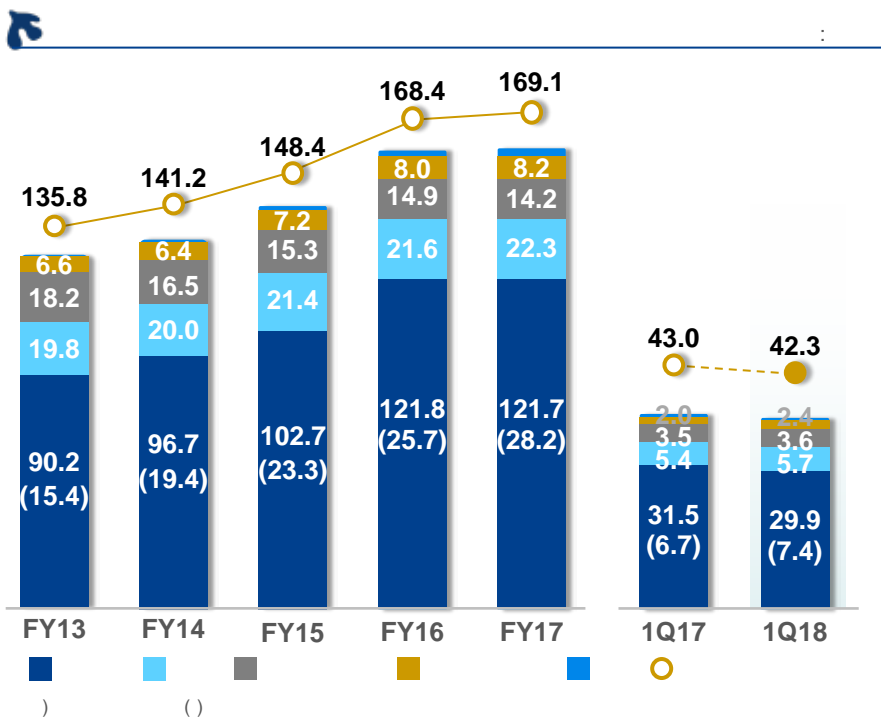
(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	388,426.1	380,209.9	2.2	353,894.7	9.8
	382,726.5	374,647.0	2.2	348,400.3	9.9
	5,699.7	5,562.9	2.5	5,494.4	3.7
	155,009.8	153,584.1	0.9	145,633.2	6.4
BNPP	26,377.5	26,367.6	0.0	25,126.3	5.0
	47,144.3	46,721.0	0.9	43,677.7	7.9
	29,843.1	29,719.4	0.4	28,017.6	6.5
	42,091.9	41,134.5	2.3	40,867.0	3.0
	5,470.0	5,315.4	2.9	4,702.0	16.3
	1,281.7	1,287.2	-0.4	1,042.7	22.9
	38.0	39.8	-4.4	32.0	18.8
	57.9	58.2	-0.5	52.8	9.6
	22.8	22.7	0.5	21.5	6.1
	86.8	86.9	-0.1	114.8	-24.4
28.9	29.3	-1.4	-	n.a.	
2,566.8	2,802.1	-8.4	1,978.7	29.7	
)	546,874.7	535,710.3	2.1	502,581.4	8.8
	433,397.1	426,305.7	1.7	404,996.0	7.0

) , BNPP AUM

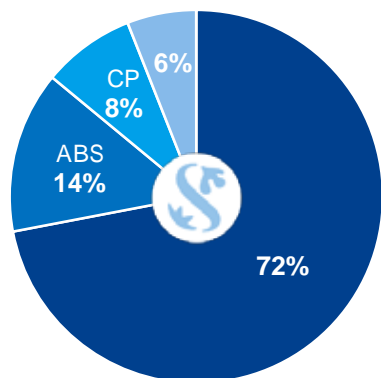


(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	197,409	195,497	1.0	183,637	7.0
가	100,115	98,877	1.3	92,002	8.2
	52,746	52,808	-0.1	51,155	3.0
	47,369	46,069	2.8	40,847	14.2
SOHO	97,294	96,620	0.7	91,635	5.9
	79,674	78,556	1.4	72,575	9.0
	39,398	38,610	2.0	35,369	10.4
	17,620	18,064	-2.5	19,060	-8.0
	7,379	7,658	-3.7	7,884	-6.6

(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	199,214	197,355	0.9	186,876	6.3
	90,956	89,462	1.7	83,998	7.8
	27,848	26,936	3.4	27,237	2.3
+	63,108	62,525	0.9	56,761	10.2
	108,258	107,894	0.3	102,877	5.0
	100,134	99,491	0.6	94,664	5.5
+	8,125	8,403	-3.3	8,213	-1.1
	6,097	6,973	-12.6	6,120	-0.3
	19,337	20,057	-3.6	16,664	13.3



(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	25,010	24,553	1.9	23,262	7.5
	12,612	12,620	-0.1	12,129	4.0
	1,870	1,921	-2.7	1,880	-0.5
	6,261	5,944	5.3	5,630	11.2
	254	250	1.8	251	1.2
	2,301	2,270	1.4	2,177	5.7
	1,966	1,798	9.3	1,447	35.9
()	12,345	12,295	0.4	12,133	1.7
가 ()	2,728	2,724	0.1	2,640	3.3



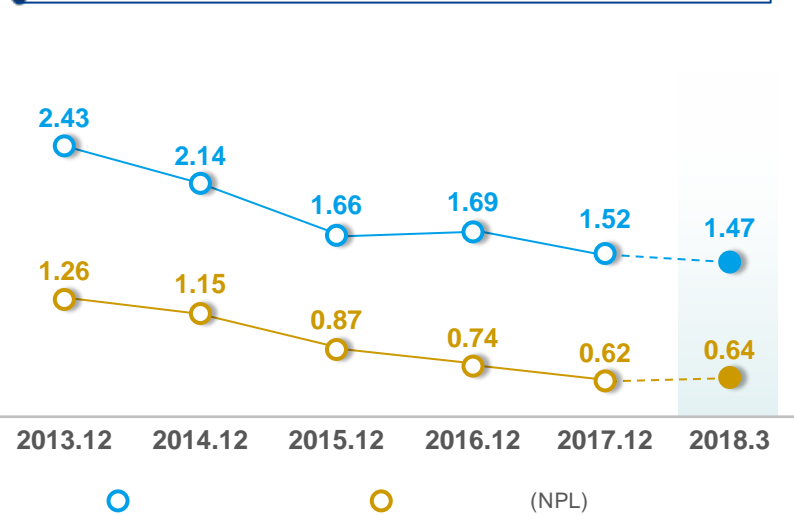
(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	16,677	15,840	5.3	14,461	15.3
	12,054	11,814	2.0	10,780	11.8
ABS	2,407	2,121	13.5	2,234	7.8
CP	1,390	1,130	23.0	845	64.5
	826	775	6.5	602	37.2

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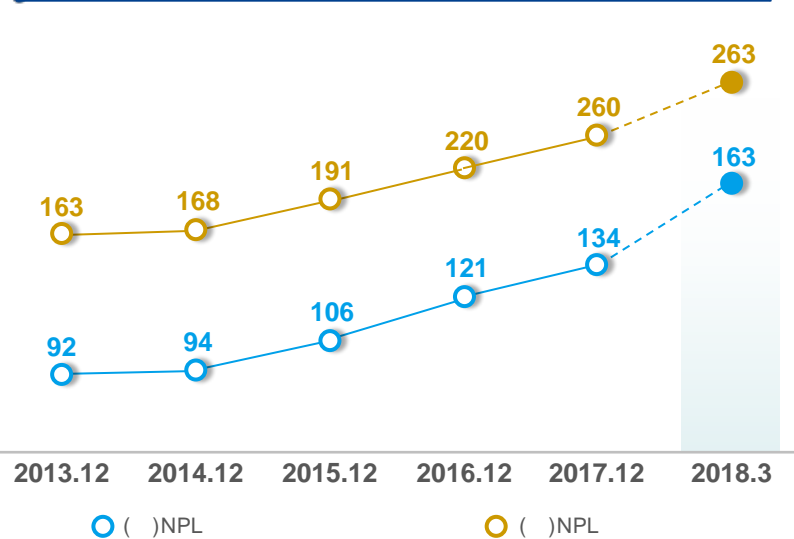
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/ : %

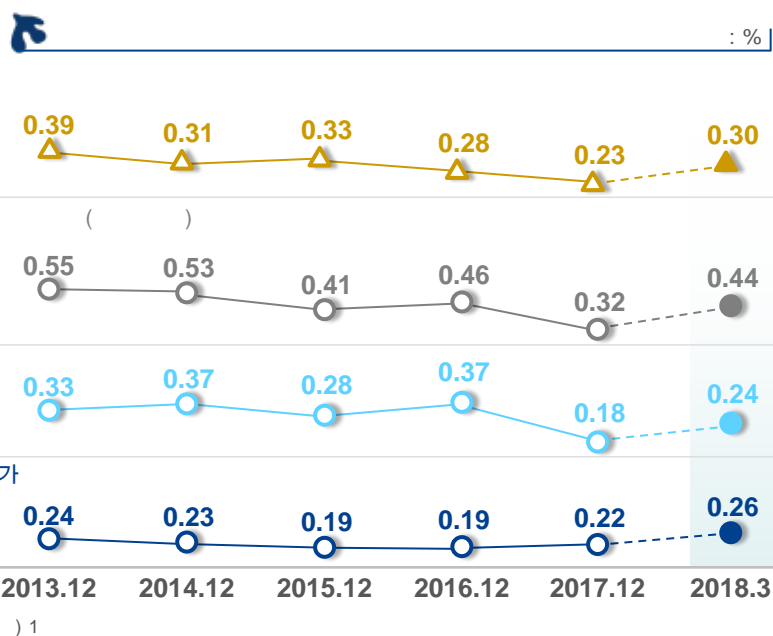
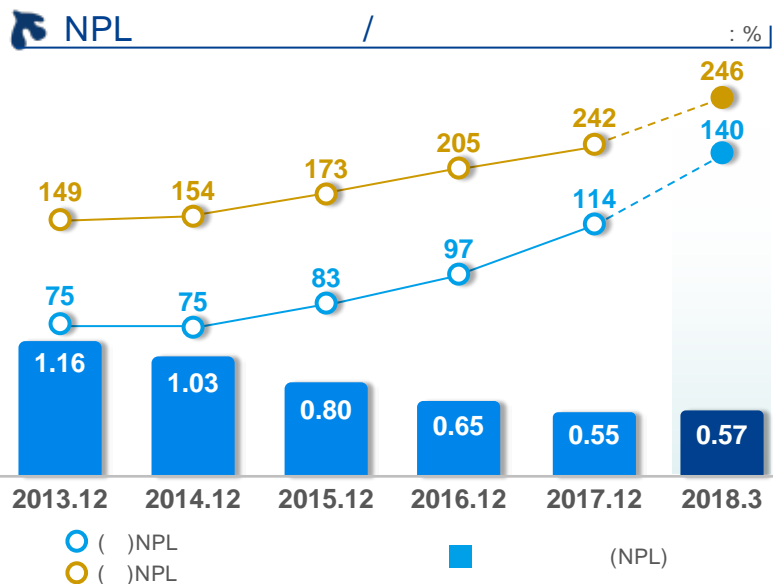


NPL : %



(:)	2018.3	2017.12	YTD%	2017.3	YoY%
1)	266,659	263,976	1.0	247,045	7.9
	262,738	259,957	1.1	242,804	8.2
	2,216	2,384	-7.1	2,360	-6.1
	549	551	-0.5	798	-31.2
	539	518	4.1	430	25.4
	617	567	9.0	653	-5.5
	1,705	1,635	4.3	1,881	-9.4
NPL	0.64%	0.62%	0.02%p	0.76%	-0.12%p
2)	4,479	4,246	5.5	4,069	10.1
3)	1,693	2,059	-17.8	1,915	-11.6
() NPL 4)	163%	134%	29%p	115%	48%p
() NPL	263%	260%	3%p	216%	47%p

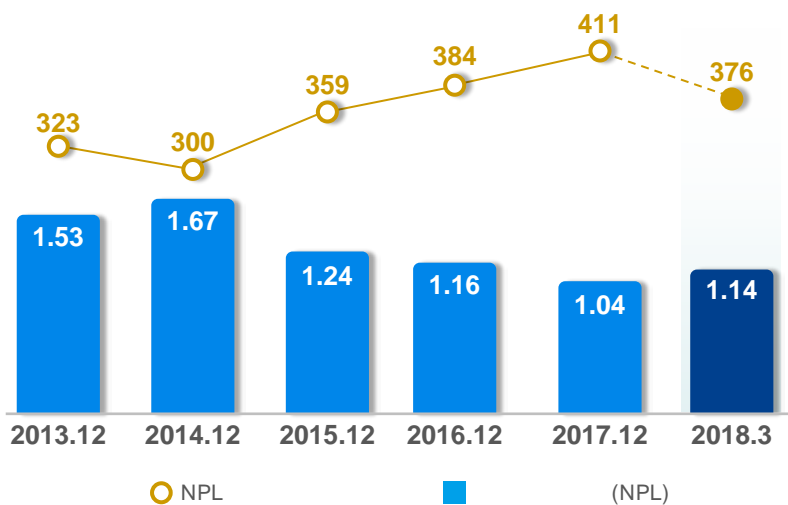
1) /
 2) = IFRS +
 3)
 4) 2016.12 NPL Coverage Ratio



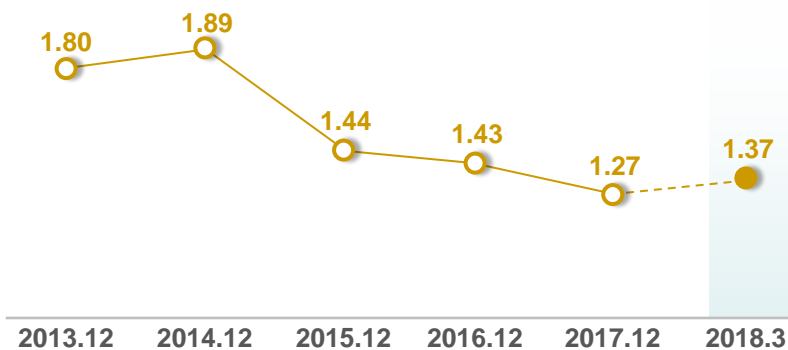
(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	220,038	219,230	0.4	205,820	6.9
	217,672	216,941	0.3	203,264	7.1
	1,109	1,084	2.3	1,165	-4.8
	467	462	1.2	707	-33.9
	374	363	3.2	241	55.4
	414	381	8.8	442	-6.2
	1,256	1,206	4.2	1,390	-9.6
NPL	0.57%	0.55%	0.02%p	0.68%	-0.11%p
1)	3,093	2,914	6.1	2,786	11.0
2)	1,333	1,539	-13.4	1,471	-9.4
()NPL 3)	140%	114%	26%p	95%	45%p
()NPL	246%	242%	4%p	200%	46%p

1) = IFRS +
2) ,
3) 2016.12 NPL Coverage Ratio

NPL / : %

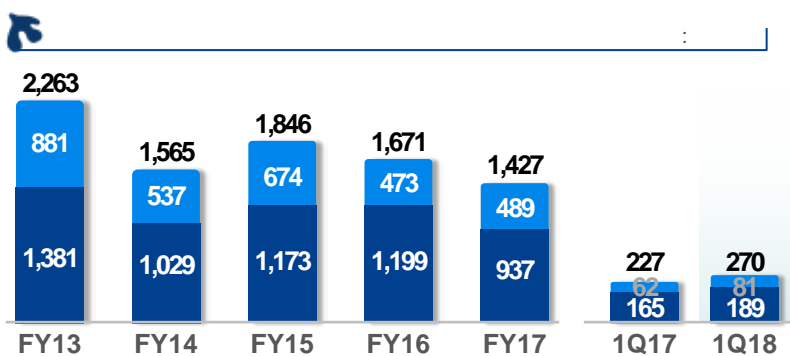
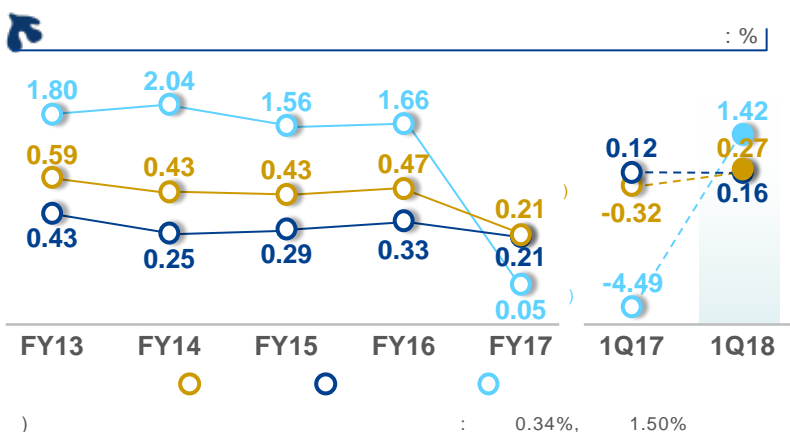
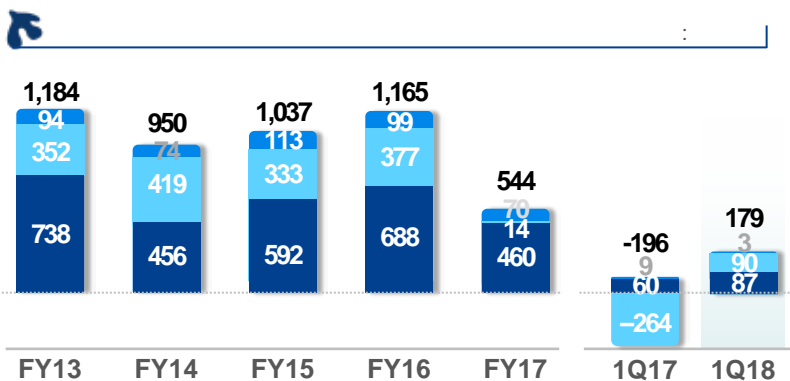


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(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	25,533	25,250	1.1	23,881	6.9
	24,498	24,067	1.8	22,767	7.6
	743	919	-19.2	834	-10.9
	-	-	-	-	-
	133	122	9.1	104	28.5
	159	141	12.3	176	-9.7
	292	264	10.8	280	4.5
	1.14%	1.04%	0.10%p	1.17%	-0.03%p
)	1,100	1,083	1.6	1,019	8.0
	281	431	-34.9	351	-19.9
NPL	376%	411%	-35%p	364%	12%p

) ()



(:)	FY18	1Q18	FY17	1Q17	2Q17	3Q17	4Q17
가	86	86	445	59	74	123	190
	49	49	168	30	44	45	49
	38	38	277	28	30	78	141
	90	90	14	-264	93	61	125
	176	176	459	-206	166	183	315

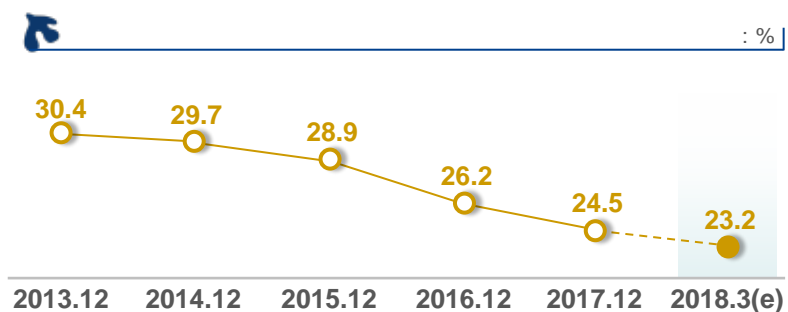
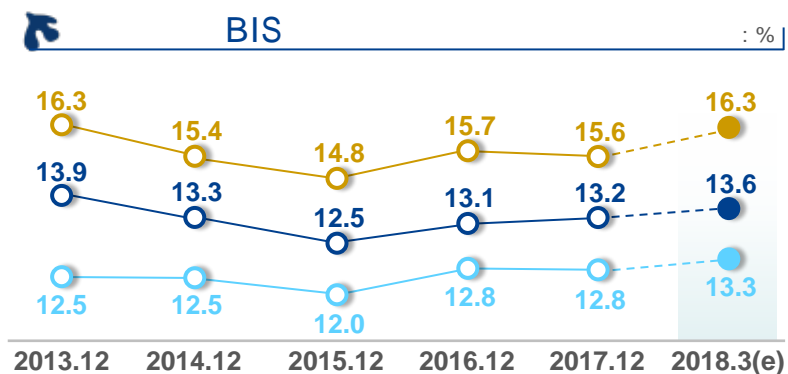
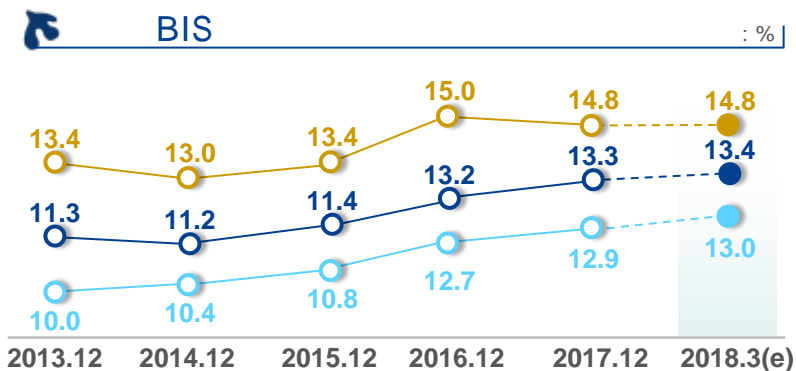
(:)	FY18	1Q18	FY17	1Q17	2Q17	3Q17	4Q17
가	149	149	878	102	240	269	267
	69	69	388	41	111	128	109
	47	47	127	15	51	22	39
	22	22	261	26	60	106	70
가	81	81	489	62	129	141	158
	13	13	67	8	20	22	18
	68	68	422	53	109	119	140
	120	120	549	124	128	148	149
	270	270	1,427	227	368	416	415

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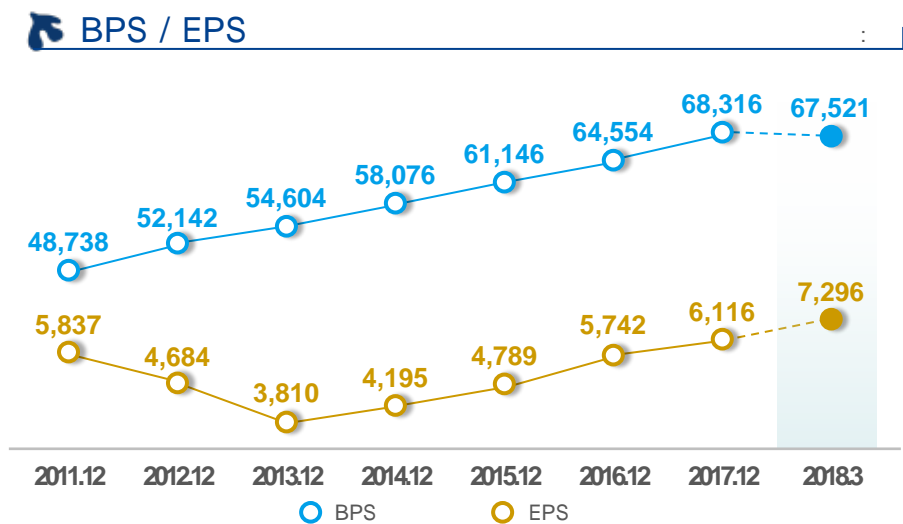
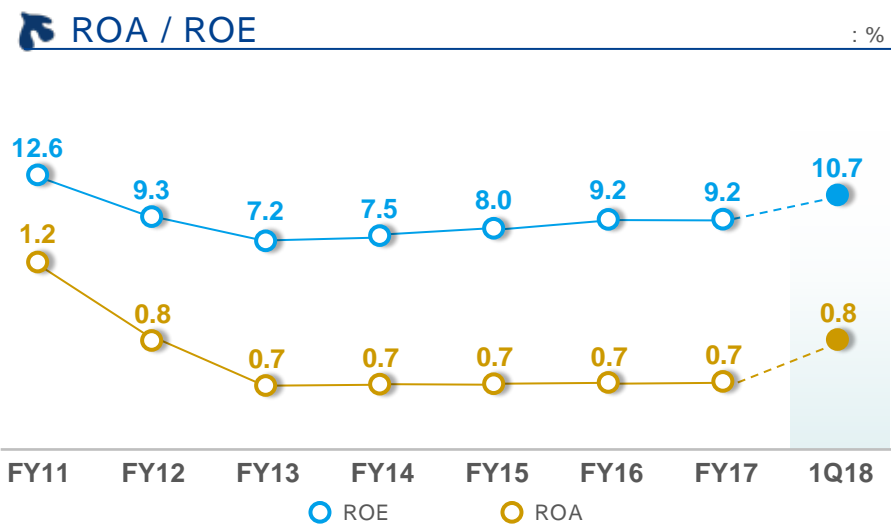
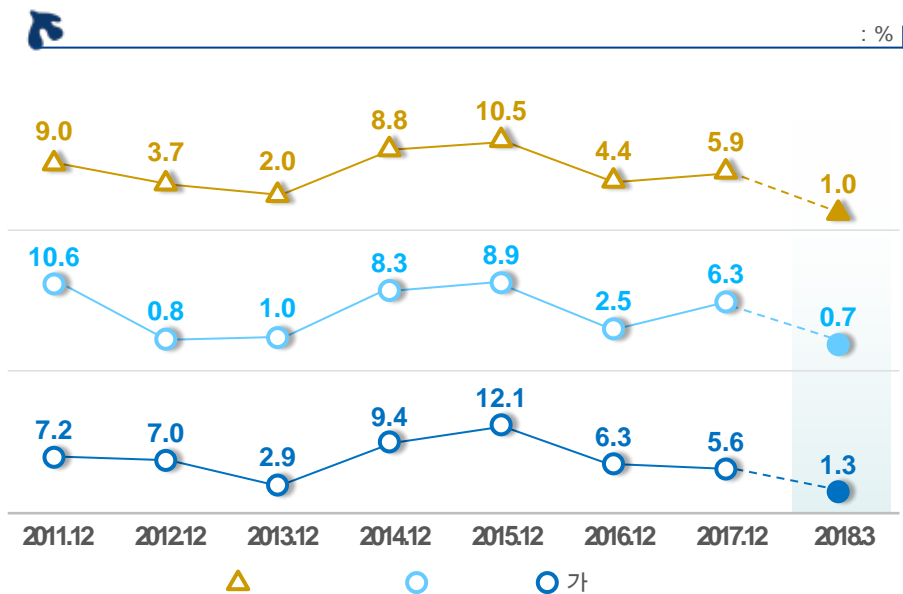
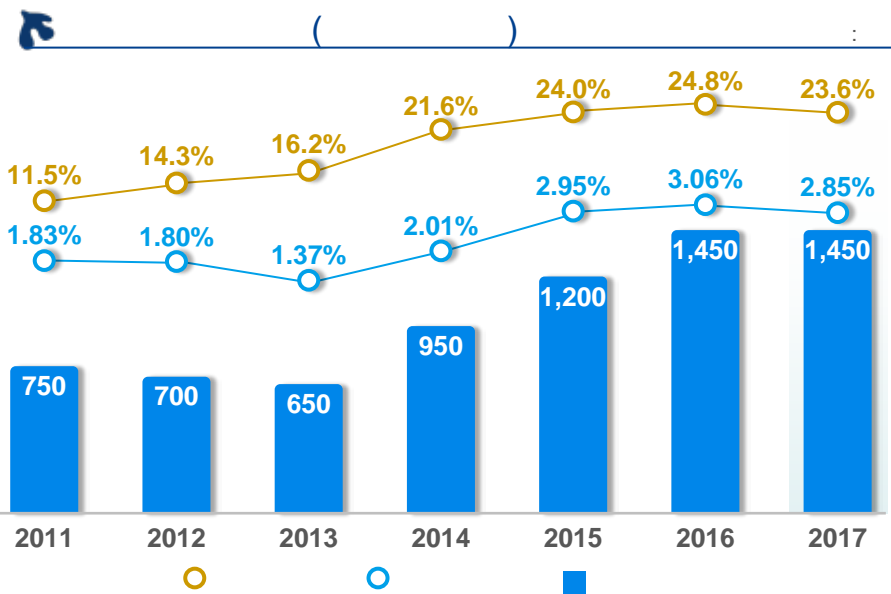
(:)	2018.3(e)	2017.12	YTD%	2017.3	YoY%
가	210,817	207,769	1.5	196,354	7.4
	31,260	30,713	1.8	29,526	5.9
	27,493	26,757	2.8	25,860	6.3
	28,241	27,673	2.1	26,660	5.9
	14.8%	14.8%	0.0%p	15.0%	-0.2%p
	13.0%	12.9%	0.1%p	13.2%	-0.2%p
	13.4%	13.3%	0.1%p	13.6%	-0.2%p

) 3

BIS

(:)	2018.3(e)	2017.12	YTD%	2017.3	YoY%
가	161,688	162,875	-0.7	154,635	4.6
	26,351	25,391	3.8	24,385	8.1
	21,464	20,891	2.7	20,291	5.8
	21,963	21,561	1.9	20,762	5.8
	16.3%	15.6%	0.7%p	15.8%	0.5%p
	13.3%	12.8%	0.5%p	13.1%	0.2%p
	13.6%	13.2%	0.4%p	13.4%	0.2%p

) 3



) BPS, EPS

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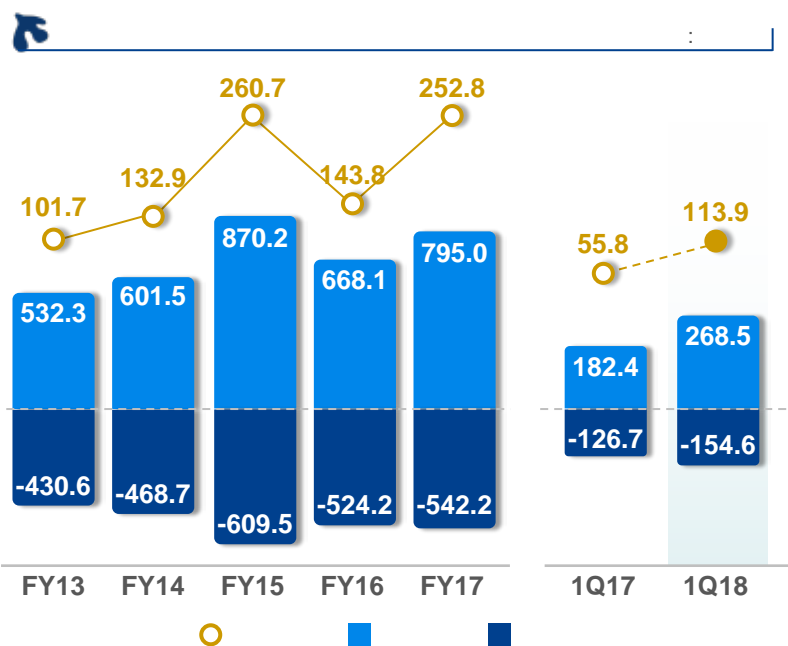
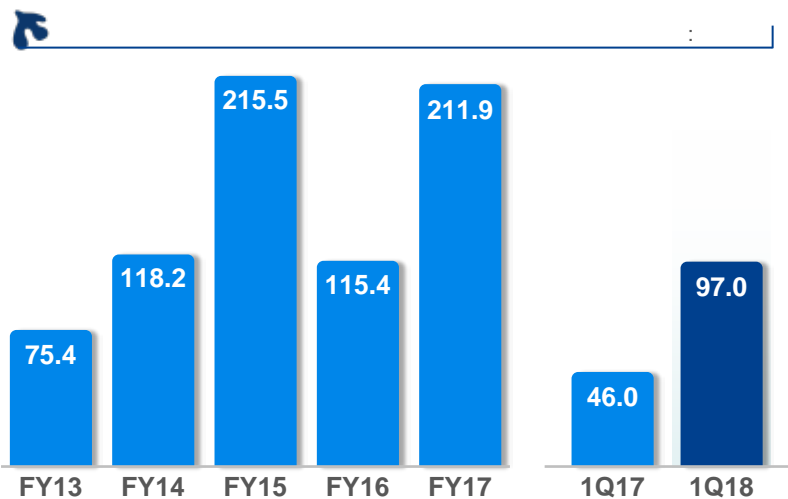
2.

3.

4.

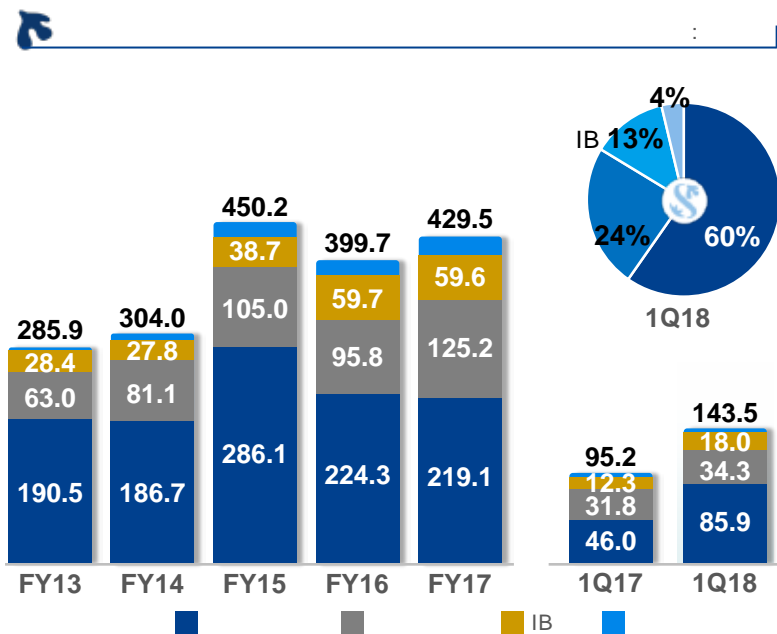
가



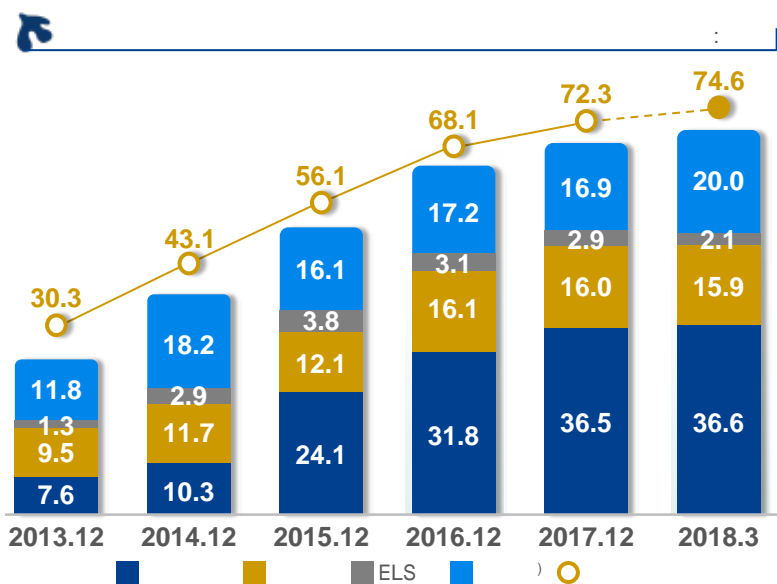


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	268.5	182.4	47.2	208.6	28.7
	143.5	95.2	50.7	118.6	21.0
	91.2	54.7	66.6	67.3	35.4
	33.9	32.5	4.2	22.7	49.5
	154.6	126.7	22.1	139.0	11.3
	127.3	106.3	19.8	117.5	8.4
	26.1	19.9	31.4	21.0	24.2
	1.2	0.5	143.0	0.5	149.3
	113.9	55.8	104.2	69.6	63.6
	97.0	46.0	111.0	54.7	77.3
ROE	503%	849%	-346%p	495%	9%p
ROA	12.0%	6.0%	6.1%p	6.7%	5.3%p
	1.4%	0.7%	0.7%p	0.8%	0.6%p

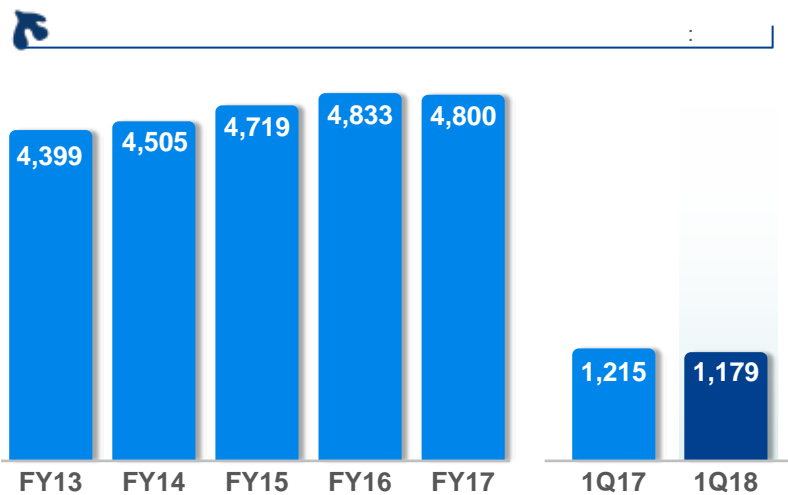
) ROE, ROA



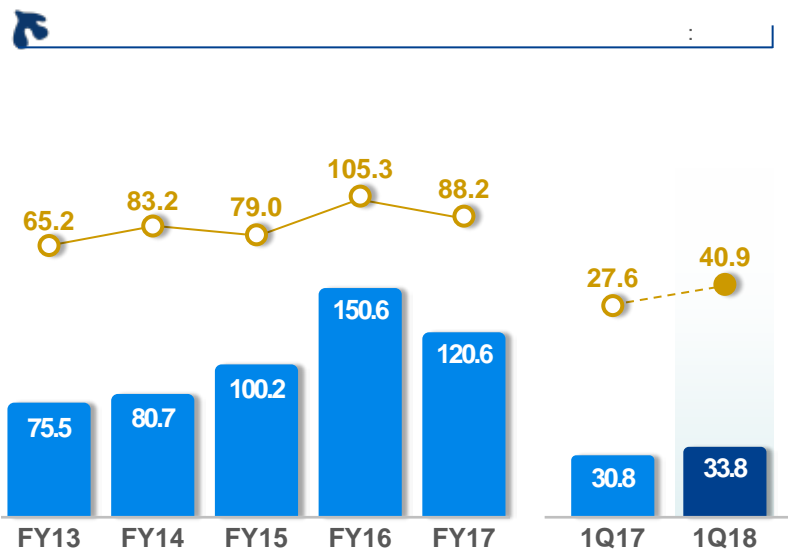
(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	143.5	95.2	50.7	118.6	21.0
	85.9	46.0	86.7	65.2	31.6
	34.3	31.8	7.8	32.9	4.3
IB	18.0	12.3	46.8	13.5	33.4
	5.3	5.1	3.1	7.0	-24.0



(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	74.6	72.3	3.2	70.5	5.9
	36.6	36.5	0.2	34.9	5.0
	15.9	16.0	-0.3	15.2	4.6
ELS	2.1	2.9	-28.3	2.7	-22.7
	20.0	16.9	18.6	17.7	13.2

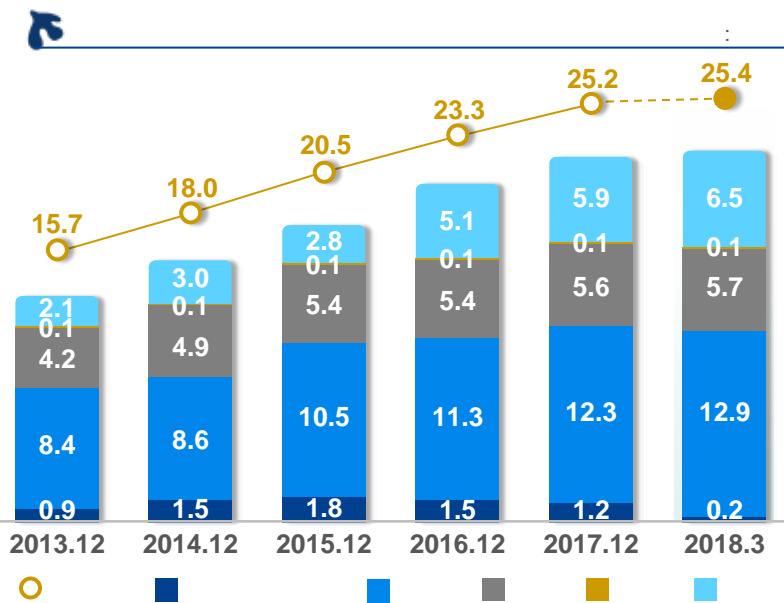


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	1,184.0	1,228.5	-3.6	1,189.3	-0.5
	15.7	27.6	-43.1	15.5	1.4
	10.3	14.5	-29.3	11.0	-6.9
	5.4	13.1	-58.4	4.5	21.8
	1,168.2	1,200.9	-2.7	1,173.8	-0.5

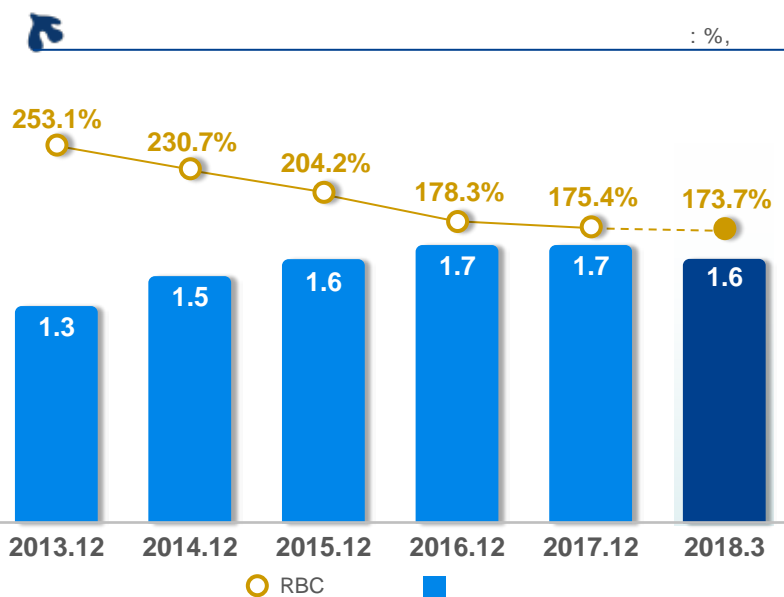


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	40.9	27.6	48.2	12.0	242.2
	35.3	17.2	105.7	17.4	103.1
	33.8	30.8	9.9	17.3	95.7
ROE	8.2%	7.2%	1.0%p	7.0%	1.2%p
ROA	0.5%	0.4%	0.0%p	0.4%	0.0%p

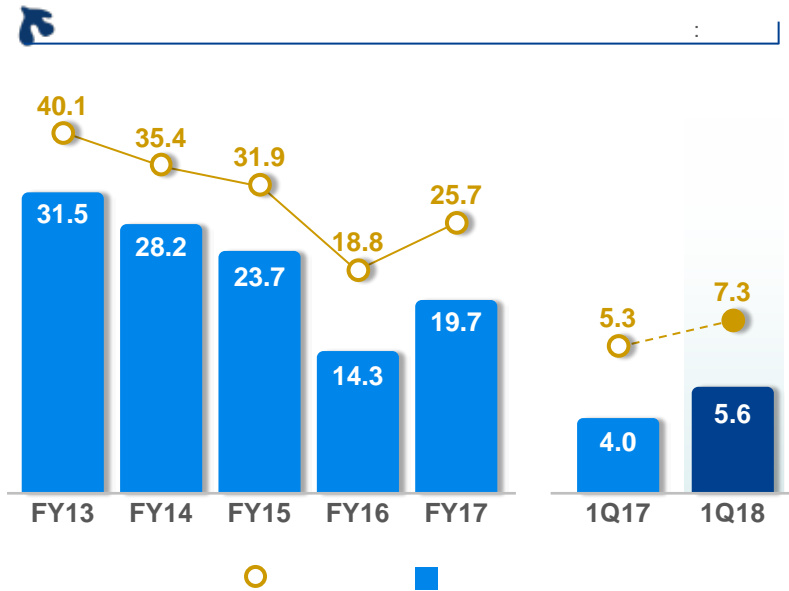
) ROE, ROA



(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	25,401.7	25,156.9	1.0	23,430.6	8.4
	185.4	1,170.6	-84.2	1,167.9	-84.1
	12,929.2	12,344.2	4.7	11,240.2	15.0
	5,712.1	5,643.3	1.2	5,420.2	5.4
	103.3	66.0	56.6	84.8	21.8
	6,471.7	5,932.9	9.1	5,517.6	17.3

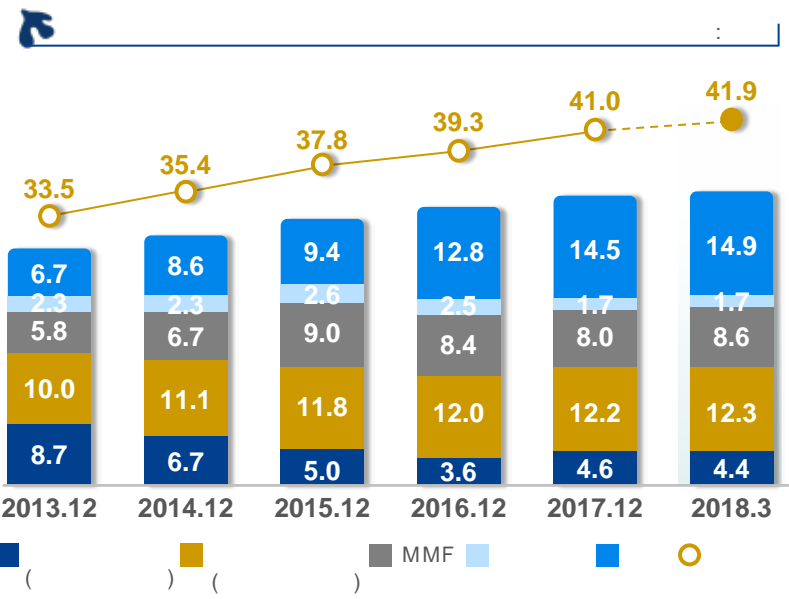


(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	1,567.5	1,731.9	-9.5	1,713.4	-8.5
	1,737.7	1,768.0	-1.7	1,677.9	3.6
	-170.3	-36.1	371.5	35.6	-578.5
RBC	173.7%	175.4%	-1.7%p	175.6%	-1.9%p

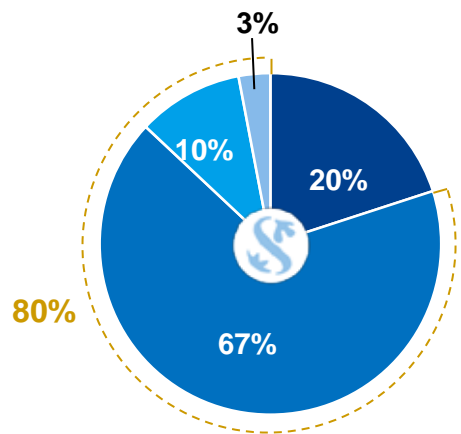
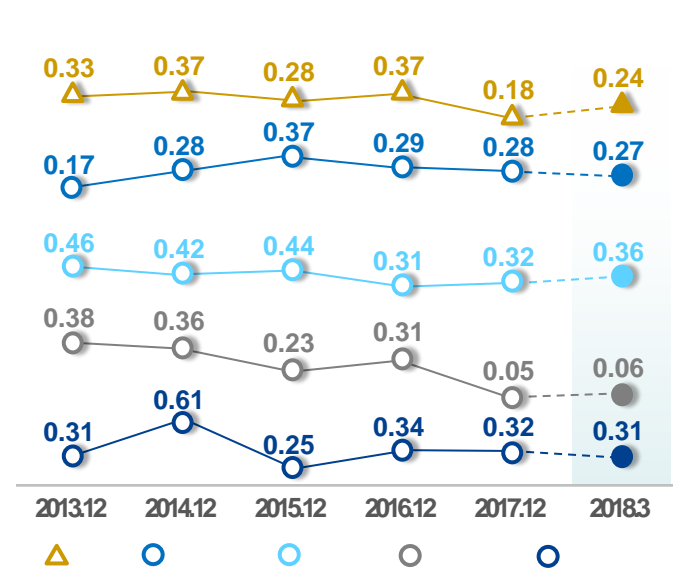
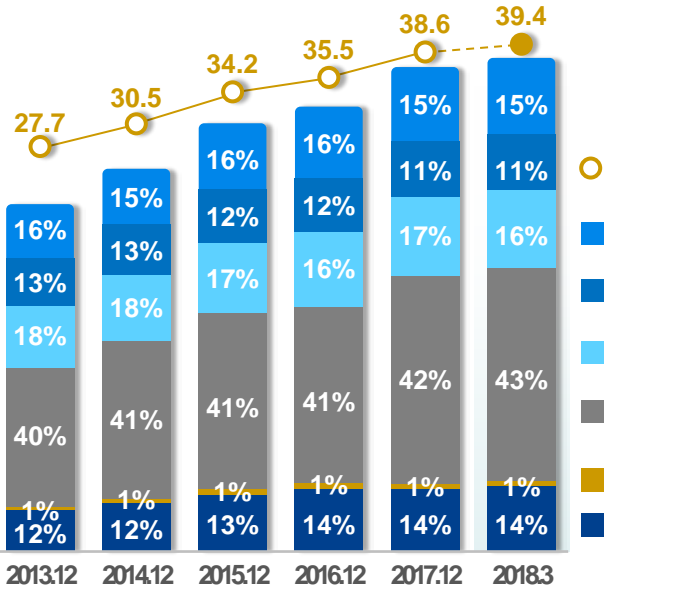
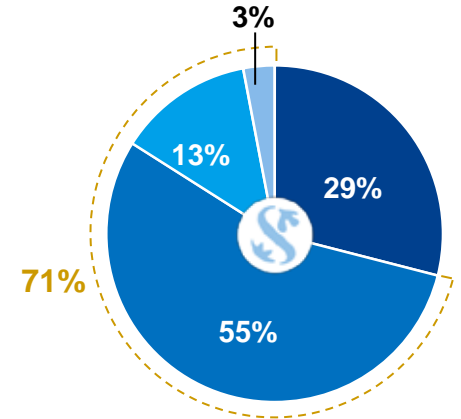
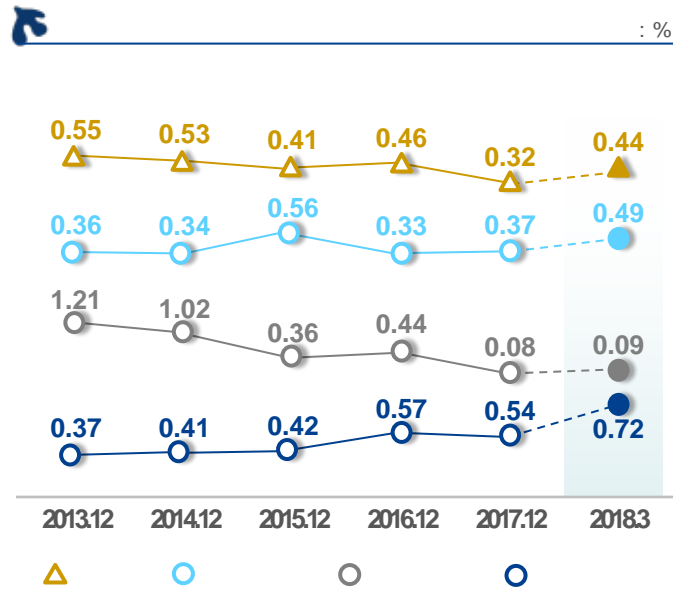
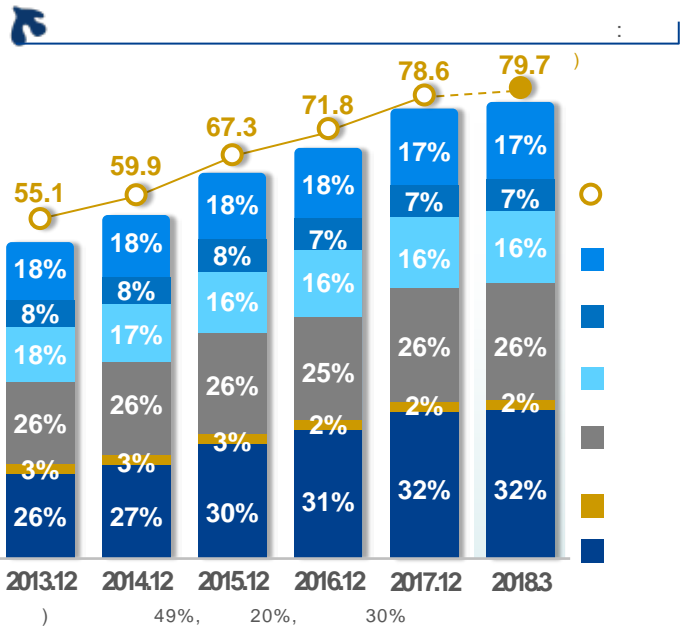


(:)	1Q18	1Q17	YoY%	4Q17	QoQ%
	19.9	17.1	16.6	20.7	-3.9
	12.6	11.8	6.6	15.0	-16.1
()	10.5	9.8	7.4	12.2	-13.4
	7.3	5.3	39.1	5.7	28.5
	5.6	4.0	41.4	3.9	45.5
ROE	15.0%	11.0%	3.9%p	13.3%	1.7%p

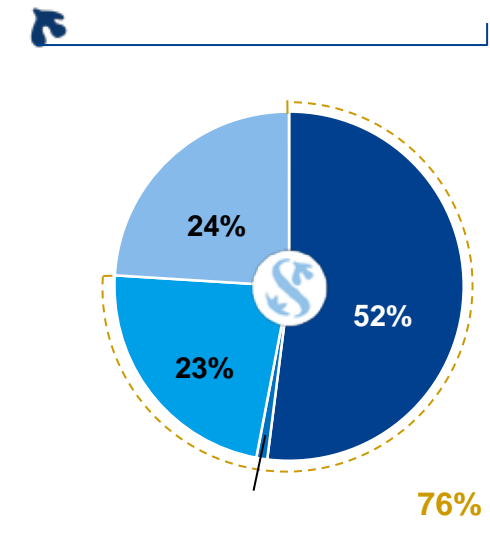
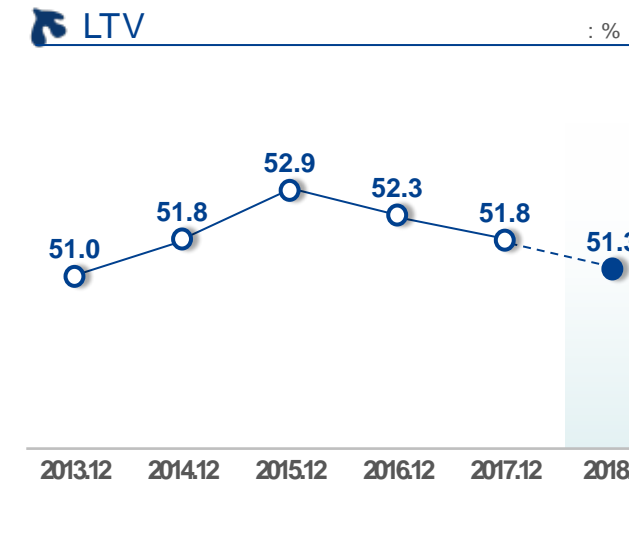
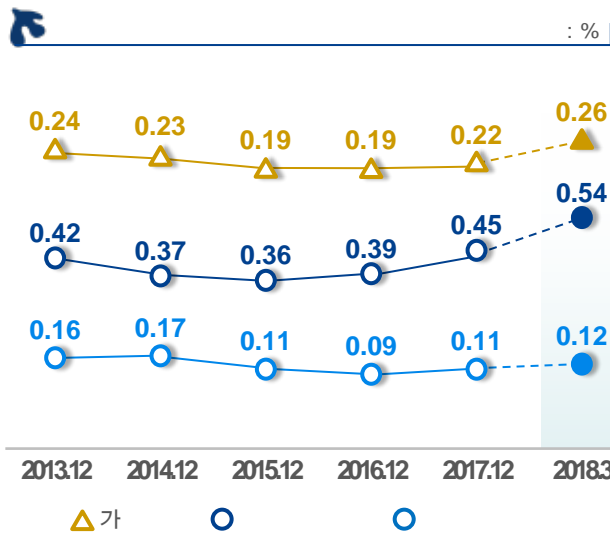
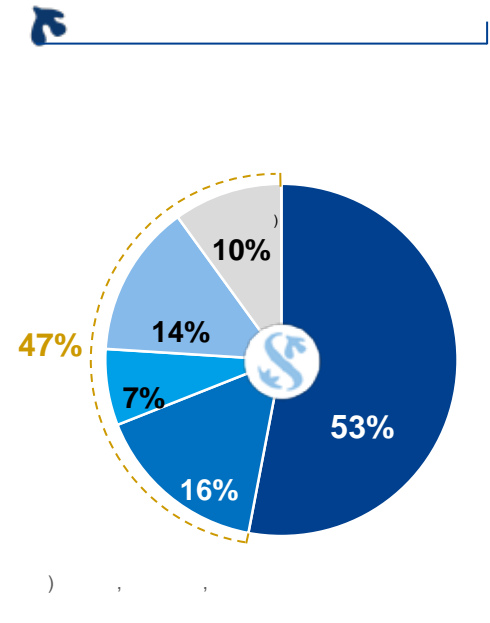
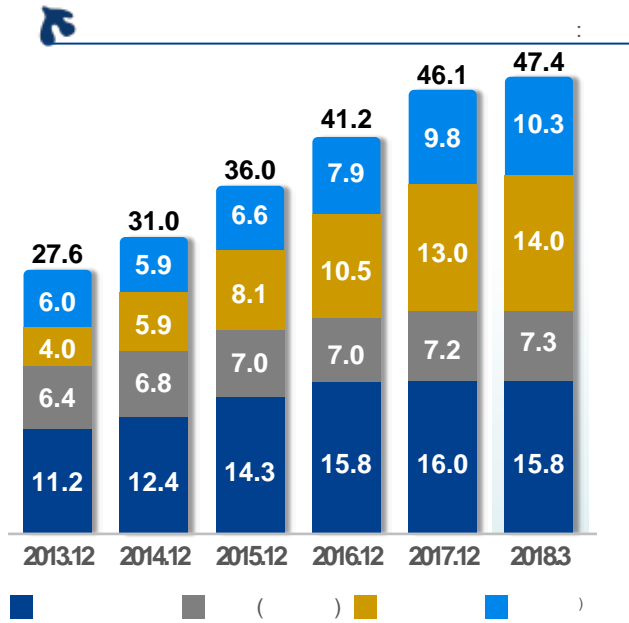
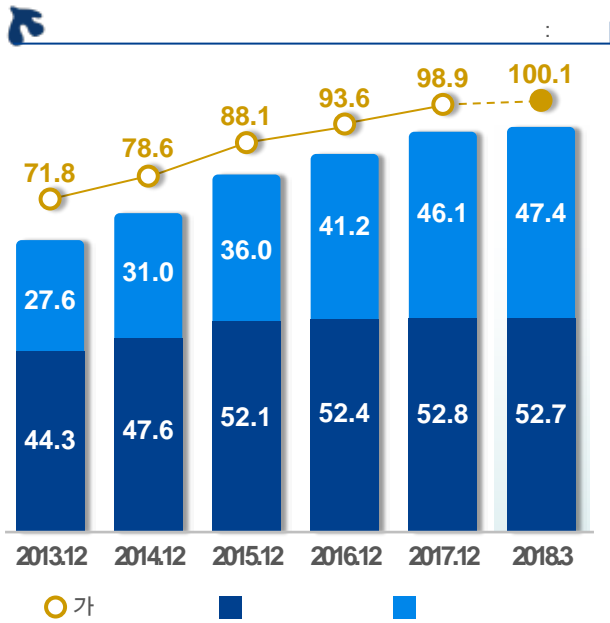
) ROE

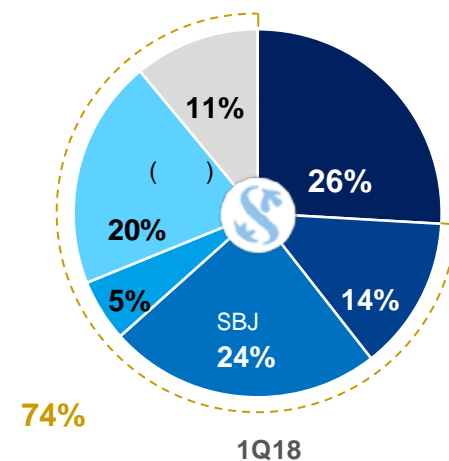
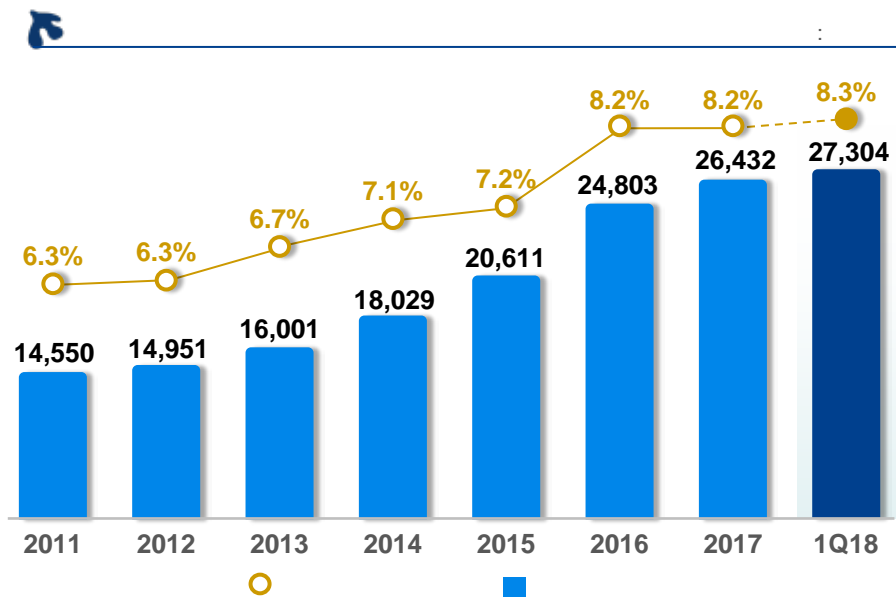
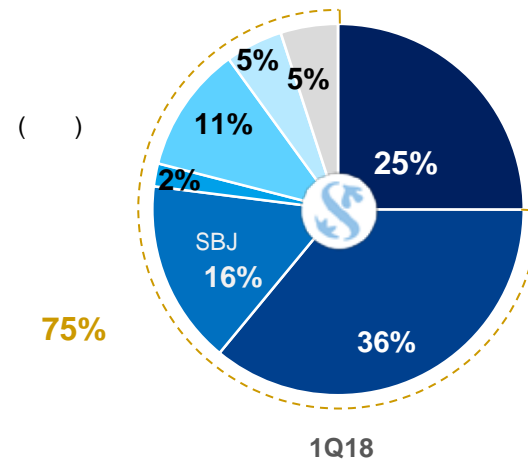
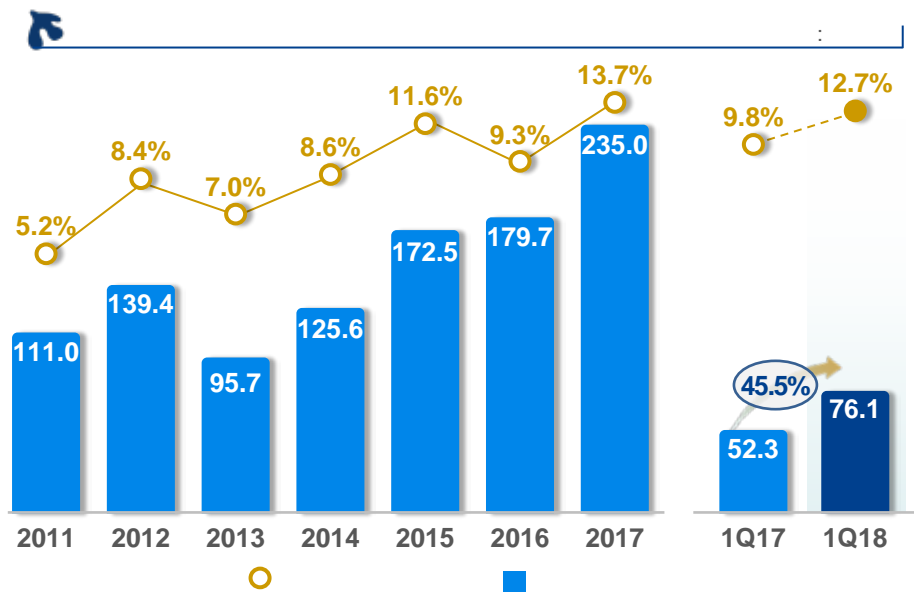


(:)	2018.3	2017.12	YTD%	2017.3	YoY%
	41.9	41.0	2.3	40.7	3.0
	4.4	4.6	-4.2	3.6	21.9
MMF	12.3	12.2	0.7	12.0	2.2
	8.6	8.0	6.9	9.6	-11.0
	1.7	1.7	5.1	2.3	-23.0
	14.9	14.5	3.0	13.2	13.3



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