

Pillar III

Capital Disclosures

SHINHAN FINANCIAL GROUP 3Q 2021 REPORT



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I .BIS-based Capital Disclosure

(Unit: KRW Billion)

Description	2021. 9	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves		
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,575	H+J
2 Retained earnings	30,250	O-P
3 Accumulated other comprehensive income (and other reserves)	-741	K+L+M
4 Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	49	Q
6 Common Equity Tier1 capital before regulatory adjustments	43,133	
Common Equity Tier 1 capital: regulatory adjustments		
7 Prudent valuation adjustments	-	
8 Goodwill (net of related tax liability)	3,878	B
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	676	C
10 Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	25	
11 Cash flow hedge reserve	-56	N
12 Shortfall of provisions to expected losses	323	
13 Securitisation gain on sale	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	-63	D+E
15 Defined benefit pension fund net assets	-	
16 Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17 Reciprocal cross-holdings in common equity	-	
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	2,404	
20 Mortgage servicing rights (amount above 10% threshold)	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22 Amount exceeding the 15% threshold	-	
23 Of which: significant investments in the common stock of financials	-	
24 Of which: mortgage servicing rights	-	
25 Of which: deferred tax assets arising from temporary differences	-	
26 National specific regulatory adjustments	139	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28 Total regulatory adjustments to Common Equity Tier 1	7,326	
29 Common Equity Tier 1 capital (CET1)	35,807	
Additional Tier 1 capital: instruments		
30 Directly issued qualifying additional Tier 1 instruments plus related stock surplus	4,122	
31 Of which: classified as equity under applicable accounting standards	4,122	I
32 Of which: classified as liabilities under applicable accounting standards	-	
33 Directly issued capital instruments subject to phase-out from additional Tier 1	-	I
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	812	R
35 Of which: instruments issued by subsidiaries subject to phase-out	-	
36 Additional Tier 1 capital before regulatory adjustments	4,934	
Additional Tier 1 capital: regulatory adjustments		
37 Investments in own additional Tier 1 instruments	-	
38 Reciprocal cross-holdings in additional Tier 1 instruments	-	
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
41 National specific regulatory adjustments	-	
42 Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43 Total regulatory adjustments to additional Tier 1 capital	-	
44 Additional Tier 1 capital (AT1)	4,934	
45 Tier 1 capital (T1 = CET1 + AT1)	40,741	

Description	2021. 9	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 capital: instruments and provisions		
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	353	
47 Directly issued capital instruments subject to phase-out from Tier 2	35	F
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)	2,217	G
49 Of which: instruments issued by subsidiaries subject to phase-out	-	
50 Provisions	685	A
51 Tier 2 capital before regulatory adjustments	3,290	
Tier 2 capital: regulatory adjustments		
52 Investments in own Tier 2 instruments	-	
53 Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	
54 Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
54a Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56 National specific regulatory adjustments	-	
57 Total regulatory adjustments to Tier 2 capital	-	
58 Tier 2 capital (T2)	3,290	
59 Total regulatory capital (TC = T1 + T2)	44,031	
60 Total risk-weighted assets	267,081	
Capital Ratios and Buffers		
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.41%	
62 Tier 1 (as a percentage of risk-weighted assets)	15.25%	
63 Total capital (as a percentage of risk-weighted assets)	16.49%	
64 Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	8.00%	
65 Of which: capital conservation buffer requirement	2.50%	
66 Of which: bank-specific countercyclical buffer requirement	0.00%	
67 Of which: bank G-SIB/D-SIB additional requirement	1.00%	
68 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	8.91%	
National minima (if different from Basel III)		
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	0.05%	
70 National Tier 1 minimum ratio (if different from Basel III minimum)	0.00%	
71 National total capital minimum ratio (if different from Basel III minimum)	0.00%	
Amounts below the thresholds for deduction (before risk weighting)		
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
73 Significant investments in the common stock of financial entities	6,225	
74 Mortgage servicing rights (net of related tax liability)	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2		
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	685	
77 Cap on inclusion of provisions in Tier 2 under standardised approach	1,390	
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	723	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80 Current cap on CET1 instruments subject to phase-out arrangements	-	
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82 Current cap on AT1 instruments subject to phase-out arrangements	538	
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84 Current cap on T2 instruments subject to phase-out arrangements	350	
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	315	

II. Consolidated Statement of Financial Position linked to Equity Items (Accounting and Supervisory Purposes)

(Unit: KRW Billion)

Title of Account	Consolidated B/S for Accounting Purposes	Consolidated B/S for Supervisory Purposes	Reference
A. Assets	638,655	573,290	
1 Cash and due from banks at amortized cost	31,317	30,404	
2 Due from banks at fair value through profit or loss	34	-	
3 Securities at fair value through profit or loss	61,327	54,758	
4 Financial assets designated at fair value through profit or loss	-	-	
5 Derivative assets	4,957	4,984	
6 Loans at amortized cost	379,013	370,400	
Provisions	-3,025	-3,006	
(Amount recognised in Tier 2 capital)	-	685	A
7 Due from banks at fair value through profit or loss	1,655	1,655	
8 Securities at fair value through other comprehensive income	62,547	48,105	
9 Securities at amortised cost	49,411	21,523	
10 Property and equipment, net	3,942	3,773	
11 Intangible assets	5,513	4,523	
Goodwill	4,699	3,878	B
Other intangible assets	815	676	C
12 Investment Using Equity Method	2,593	8,474	
13 Deferred tax assets	108	115	
14 Current tax receivable	15	36	
15 Investment property	662	648	
16 Other assets	35,476	23,812	
17 Assets held for sale	45	45	
B. Liabilities	589,239	524,174	
18 Deposits	348,088	348,256	
19 Financial liabilities at fair value through profit or loss	1,734	1,734	
20 Financial liabilities designated at fair value through profit or loss	7,596	7,596	
Finance debit valuation adjustment	-	-63	D
21 Derivative liabilities	4,583	4,429	
Finance debit valuation adjustment	-	-	E
22 Borrowings	42,497	43,105	
23 Debt securities issued	77,507	76,973	
Subordinated Corporate Bond (group)	947	947	
Amount recognised in Tier 2 capital	388	388	F
Subordinated Corporate Bond (Bank)	-	5,897	
Amount recognised in Tier 2 capital	-	2,217	G
24 Net defined benefit liabilities	87	87	
25 Provisions	957	851	
26 Deferred tax liabilities	337	-291	
27 Liabilities under insurance contracts	54,146	-	
28 Other Liabilities	51,182	40,909	
29 Current tax payable	524	524	
30 Liabilities held for sale	-	-	

(Unit: KRW Billion)

Title of Account	Consolidated B/S for Accounting Purposes	Consolidated B/S for Supervisory Purposes	Reference
C. Equity	49,416	49,116	
31 Common stock	2,970	2,970	
Amount recognised in Common Equity Tier1 capital	-	2,882	H
Amount not recognised as capital	-	87	
32 Hybrid bonds	3,335	3,335	
Amount recognised in Tier 1 capital	-	3,335	I
33 Capital surplus	12,095	12,095	
Amount recognised in Common Equity Tier1 capital	-	10,692	
Capital Surplus related to Common Equity	-	10,692	J
Other Capital Surplus	-	742	K
Amount recognised in Tier 1 capital	-	660	
Amount not recognised as capital	-	-	
34 Capital adjustment	-665	-665	L
35 Accumulated other comprehensive loss	-819	-819	M
Net loss from cash flow hedges	-	-56	N
36 Retained earnings	30,250	30,250	O
Regulatory reserve for loan losses	-	-	P
37 Noncontrolling interests	2,250	2,250	
Amount recognised in Common Equity Tier1 capital	-	49	Q
Amount recognised in Tier 1 capital	-	812	R

Note 1) Consolidated scope for accounting purposes: Based on K-IFRS consolidated financial statements

2) Scope of consolidation for supervisory purposes: Excluding parts of insurance companies and mixed trusts that do not have a principal preservation agreement from the scope of consolidation for accounting purposes
The Regulations of Financial Holding Company Supervision Regulations (Table 1-2)

III. Main features of Issuance of Capital Instruments

(Unit: KRW Billion)

Main Features	1	2	3	4	5
1 Issuers Unique identifier Governing law(s) of the instrument	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
2 Issuers Unique identifier Governing law(s) of the instrument	A055550	KR705555K018	KR6055551560	KR6055551792	KR6055552790
3 Issuers Unique identifier Governing law(s) of the instrument	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business	- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business	- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business	- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business
Regulatory treatment					
4 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
5 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
6 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
7 Transitional Basel III rules Post transitional Basel III rules Eligible at solo / group / group & solo Instrument type	Stock	Convertible preferred stock	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier 1 Capital
8 Amount recognized in regulatory capital (KRW Bn.)	2,608.18	747.79	199.46	134.68	89.78
9 Par value of instrument (KRW Bn.)	2,608.18	750.00	200.00	135.00	90.00
10 Accounting classification	Equity	Equity	Equity	Equity	Equity
11 Original date of Issuance	-	2019-05-01	2015-06-25	2017-09-15	2017-09-15
12 Perpetual or Dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual
13 Original maturity date	-	-	2045-06-25	-	-
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	-	-	Call Date : 2025-06-25 Amount: at Par	Call Date : 2022-09-15 Amount: at Par	Call Date : 2027-09-15 Amount: at Par
16 Subsequent call dates, if applicable	-	-	Date after 10 years from the date of issuance	Every 3 months from 5 years of issuance	Every 3 months from 10 years of issuance
Coupons / Dividends					
17 Fixed or floating dividend / coupon	Floating dividend	Fixed dividend, Participatory	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Within the limit of dividend available	4.00%	4.38%	3.77%	4.25%
19 Existence of a dividend stopper	-	-	-	-	-
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	None	None	None	None	None
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	-	Included	-	-	-
24 If convertible, conversion trigger	-	Investor conversion right (Three years from one year after issuance)	-	-	-
25 If convertible, fully or partially	-	Fully converted as perpetual common stock	-	-	-
26 If convertible, conversion rate	-	One-to-one exchange with common stock	-	-	-
27 If convertible, mandatory or optional conversion	-	Designated as an insolvent financial institution	-	-	-
28 If convertible, specify instrument type convertible into	-	Common Stock	-	-	-
29 If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30 Write-down feature	-	-	Included	Included	Included
31 If write-down, write-down trigger	-	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
32 If write-down, full or partial	-	-	Full	Full	Full
33 If write-down, permanent or temporary	-	-	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-	-
35 Previously Senior Securities(the security column number)	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)
36 Basel III Non-compliant transitioned features	Compliant	Compliant	Compliant	Compliant	Compliant
37 If non-compliant, specify non-compliant features	-	-	-	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 「Act on Structural Improvement of the Financial Industry」, the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

6	7	8	9	10	11	12	13
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
KR6055551842	KR6055552840	Regulation S Notes: XS1856024432	KR6055551883	KR6055551966	KR6055551A91	KR6055551B33	KR6055551B32
- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business	- Commercial Law - Financial Holding Companies Act - Act on the capital market and Financial investment business	- Commercial Law - Banking Act - Law of New York(OC)	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group
Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital
134.68	14.95	559.52	398.68	199.48	448.70	428.59	170.00
135.00	15.00	USD 0.5	400.00	200.00	450.00	430.00	170.00
Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity
2018-04-13	2018-04-13	2018-08-13	2018-08-29	2019-06-28	2020-09-17	2021-03-16	2021-03-16
Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
-	-	-	-	-	-	-	-
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Call Date : 2023-04-13	Call Date : 2028-04-13	Call Date : 2023-08-13	Call Date : 2023-08-29	Call Date : 2024-06-28	Call Date : 2025-09-17	Call Date : 2026-03-16	Call Date : 2031-03-16
Amount: at Par	Amount: at Par	Amount: at Par	Amount: at Par	Amount: at Par	Amount: at Par	Amount: at Par	Amount: at Par
Every 3 months from 5 years of issuance	Every 3 months from 10 years of issuance	Every 6 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 10 years of issuance
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
4.08%	4.56%	5.88%	4.15%	3.27%	3.12%	2.94%	3.30%
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	Full	Full	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 「Act on Structural Improvement of the Financial Industry」, the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

14	15	16	17	18	19	20	21
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Bank (Cambodia) PLC.	PT BankShinhan Indonesia	Shinhan Bank	Shinhan Bank	Shinhan Bank
Rule 144A Notes: US 824596AA84 Regulation S Notes: USY7749XAY77	KR60555512A7	US82460Q2A00	-	-	KR6000011363	KR600001B760	KR600001A762
-Commercial Law -Banking Act -The Laws of NewYork(OC)	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Financial Holding Companies Act	- Commercial Law - Banking Act - The Laws of Cambodia	- Commercial Law - Banking Act - the Laws of Indonesia	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act
Additional Tier 1 Capital	Tier2	Tier2	Common Equity Tier 1 Capital	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
Additional Tier 1 Capital	Non-recognized capital	Tier2	Common Equity Tier 1 Capital	Common Equity Tier 1 Capital	Non-eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank
Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Stock	Stock	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital
595.20	35.00	353.38	-	-	122.73	53.18	28.64
USD .5	350.00	USD 0.5	4.04	3.67	300.00	130.00	70.00
Equity	Liability at amortized cost	Liability at amortized cost	Non-controlling Shareholder of Consolidated Subsidiaries	Non-controlling Shareholder of Consolidated Subsidiaries	Equity	Equity	Equity
2021-05-12	2012-10-18	2019-08-05	-	-	2013-06-07	2017-06-29	2017-06-29
Perpetual	Dated	Dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual
-	2022-10-18	2030-02-05	-	-	2043-06-07	-	-
Yes	No	Yes	-	-	Yes	Yes	Yes
Call Date : 2026-05-12 Amount: at Par	-	Call Date : 2025-02-05 Amount: at Par	-	-	Call Date : 2023-06-07 Amount : at Par	Call Date : 2022-06-29 Amount : at Par	Call Date : 2027-06-29 Amount : at Par
Every 3 months from 5 years of issuance	-	Date after 5 and half years from the date of issuance	-	-	Every 1 year from 10 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 10 years of issuance
Fixed	Fixed	Fixed	Floating Dividend	Floating Dividend	Fixed	Fixed	Fixed
2.88%	3.44%	3.34%	Within the limit of Dividend Payable	Within the limit of Dividend Payable	4.63%	3.33%	3.81%
-	-	-	-	-	-	-	-
Fully discretionary	Mandatory	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
None	None	None	None	None	None	None	None
Noncumulative	Cumulative	Cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	-	Included	-	-	-	Included	Included
Designated as an insolvent financial institution	-	Designated as an insolvent financial institution	-	-	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	-	Full	-	-	-	Full	Full
Permanent	-	Permanent	-	-	-	Permanent	Permanent
-	-	-	-	-	-	-	-
Subordinated debt(15/16, 27~45, 48~51)	Senior bonds	Senior bonds	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)	Subordinated debt(15/16, 27~45, 48~51)
Compliant	Non-compliant	Compliant	Compliant	Compliant	Non-compliant	Compliant	Compliant
-	Contingent Capital Securities requirements not met	-	-	-	Contingent Capital Securities requirements not met	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

22	23	24	25	26	27	28	29
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank
KR60000168A9	KR6000016925	KR6000011A26	KR6000012A25	KR6000012AB3	KR6000011231	KR6000011256	KR60000122A6
-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act
Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Tier2	Tier2	Tier2
Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Non-eligible Equity Capital	Non-eligible Equity Capital	Non-eligible Equity Capital
Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank	Shinhan Financial Group Shinhan Bank
Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier 1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt
81.82	122.73	122.73	122.73	122.73	-	-	45.78
200.00	300.00	300.00	300.00	300.00	500.00	500.00	400.00
Equity	Equity	Equity	Equity	Equity	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
2018-10-15	2019-02-25	2020-02-25	2020-02-25	2020-11-05	2012-03-06	2012-05-15	2012-10-31
Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
-	-	-	-	-	2022-03-06	2022-05-15	2022-10-31
Yes	Yes	Yes	Yes	Yes	-	-	-
Call Date : 2023-10-15 Amount : at Par	Call Date : 2024-02-25 Amount : at Par	Call Date : 2025-02-25 Amount : at Par	Call Date : 2030-02-25 Amount : at Par	Call Date : 2025-11-05 Amount : at Par	-	-	-
Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	Every 3 months from 5 years of issuance	-	-	-
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
3.70%	3.30%	2.88%	3.08%	2.87%	4.60%	4.14%	3.41%
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	-	-	-
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	-	-	-
Full	Full	Full	Full	Full	-	-	-
Permanent	Permanent	Permanent	Permanent	Permanent	-	-	-
-	-	-	-	-	-	-	-
Subordinated debt(1 5/16, 27~45, 48~51)	Subordinated debt(1 5/16, 27~45, 48~51)	Subordinated debt(1 5/16, 27~45, 48~51)	Subordinated debt(1 5/16, 27~45, 48~51)	Subordinated debt(1 5/16, 27~45, 48~51)	Senior bonds	Senior bonds	Senior bonds
Compliant	Compliant	Compliant	Compliant	Compliant	Non-compliant	Non-compliant	Non-compliant
-	-	-	-	-	Contingent Capital Securities requirements not met	Contingent Capital Securities requirements not met	Contingent Capital Securities requirements not met

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 「Act on Structural Improvement of the Financial Industry」, the debentures are permanently amortized in full.
Amortization of this bond is not considered a cause for default.

30	31	32	33	34	35	36	37
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank
KR6000012387	KR6000012395	KR6000011546	KR60000115C6	Rule 144A Notes: US 82460CAJ36 Regulation S Notes: US82460EAJ91	KR6000011660	KR6000018699	KR6000019697
-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act	- Commercial Law - Banking Act - Law of New York(OC)	-Commercial Law -Banking Act	-Commercial Law -Banking Act	-Commercial Law -Banking Act

Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2
Non-eligible Equity Capital	Non-eligible equity capital	Non-eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt
34.33	22.89	103.10	137.33	271.21	137.33	73.24	22.89
300.00	200.00	300.00	300.00	USD 0.5	300.00	160.00	40.00
Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
2013-08-22	2013-09-23	2015-04-17	2015-12-04	2016-03-24	2016-06-01	2016-09-29	2016-09-29
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
2023-08-22	2023-09-23	2025-04-17	2025-12-04	2026-03-24	2026-06-01	2026-09-29	2031-09-29
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
3.98%	3.86%	2.72%	3.01%	3.88%	2.62%	2.20%	2.43%
-	-	-	-	-	-	-	-
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
None	None	None	None	None	None	None	None
Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	Included	Included	Included	Included	Included	Included
-	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
-	-	Full	Full	Full	Full	Full	Full
-	-	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds
Non-compliant	Non-compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
Contingent Capital Securities requirements not met	Contingent Capital Securities requirements not met	-	-	-	-	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 'Act on Structural Improvement of the Financial Industry', the debentures are permanently amortized in full.
Amortization of this bond is not considered a cause for default.

38	39	40	41	42	43	44	45
Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank	Shinhan Bank
Regulation S Notes: XS1523140942	Rule 144A Notes: US 82460CAL81 Regulation S Notes: US82460EAL48	KR6000013831	KR60000112833	Regulation S Notes: XS1795263281	Kangaroo Bond: AU3CB0256113	Rule 144A Notes: US8 2460EAN04 Regulation S Notes: US82460CAN48	KR6000011B58
- Commercial Law - Banking Act - Law of New York(OC)	- Commercial Law - Banking Act - Law of New York(OC)	-Commercial Law -Banking Act	-Commercial Law -Banking Act	- Commercial Law - Banking Act - Law of New York(OC)	- Commercial Law - Banking Act - The Laws of Australia	- Commercial Law - Banking Act - Law of New York(OC)	-Commercial Law -Banking Act

Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2	Tier2
Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital	Eligible Equity Capital
Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt	Shinhan Financial Group Shinhan Bank Basel 3 Compliant Tier2 Subordinated Debt
-	237.31	85.83	28.61	271.21	194.63	271.21	228.89
USD 0.5	USD 0.35	150.00	50.00	USD 0.4	AUD 0.4	USD 0.4	400.00
Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
2016-12-07	2017-09-20	2018-03-15	2018-03-15	2018-03-26	2018-08-30	2019-04-23	2021-05-06
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
2026-12-07	2027-09-20	2028-03-15	2033-03-15	2028-03-26	2028-08-30	2029-04-23	2031-05-06
Yes	-	-	-	-	-	-	-
Call Date : 2021-12-07 Amount : at Par	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
3.88%	3.75%	3.37%	3.53%	4.51%	5.0%	4.00%	2.58%
-	-	-	-	-	-	-	-
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
None	None	None	None	None	None	None	None
Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Included	Included	Included	Included	Included	Included	Included	Included
Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution
Full	Full	Full	Full	Full	Full	Full	Full
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
-	-	-	-	-	-	-	-
Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Senior bonds
Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	-	-	-	-	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 「Act on Structural Improvement of the Financial Industry」, the debentures are permanently amortized in full.
Amortization of this bond is not considered a cause for default.

46	47	48	49	50	51	52	53
Jeju Bank	Jeju Bank	Jeju Bank	Jeju Bank	Jeju Bank	Jeju Bank	Asia Trust	PT Shinhan Sekuritas Indonesia
A006220	KR6006221768	KR6006221297	KR60062215C9	KR6006221669	KR6006221768	-	-
- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Banking Act	- Commercial Law - Act on the capital market and Financial investment business	-
Common Equity Tier 1 Capital	Additional Tier 1 Capital	Tier2	Tier2	Tier2	Tier2	Additional Tier 1 Capital/Tier2	Additional Tier 1 Capital/Tier2
Common Equity Tier 1 Capital	Eligible Equity Capital	Non-recognized capital	Tier2	Eligible Equity Capital	Eligible Equity Capital	Additional Tier 1 Capital/Tier2	Additional Tier 1 Capital/Tier2
Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Jeju Bank	Shinhan Financial Group Asia Trust	Shinhan Financial Group Shinhan Investment Co.
Stock	Basel 3 Compliant Additional Tier1 Capital	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Basel 3 Compliant Tier2 Subordinated Debt	Stock	Stock
49.38	30.70	-	10.10	25.24	18.93	3.36	0.27
39.66	50.00	20.00	20.00	50.00	30.00	4.11	1.00
Non-controlling Shareholder of Consolidated Subsidiaries	Equity	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Non-controlling Shareholder of Consolidated Subsidiaries	Non-controlling Shareholder of Consolidated Subsidiaries
-	2017-09-27	2012-09-21	2015-12-08	2016-06-29	2017-06-22	-	-
Perpetual	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Perpetual
-	-	2022-09-21	2025-12-08	2026-06-29	2027-06-22	-	-
No	Yes	No	No	No	No	No	No
-	Call Date : 2022-09-27 Amount: at Par	-	-	-	-	-	-
-	Every 3 months from 5 years of issuance	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Floating dividend	Floating	Fixed	Fixed	Fixed	Fixed	Floating dividend	Floating dividend
Within the limit of dividend available	4.43%	3.59%	3.50%	3.8%	3.8%	Within the limit of dividend available	Within the limit of dividend available
-	-	-	-	-	-	-	-
Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Fully discretionary	Fully discretionary
None	None	None	None	None	None	None	None
Noncumulative	Noncumulative	Cumulative	Cumulative	Cumulative	Cumulative	Noncumulative	Noncumulative
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	Included	-	Included	Included	Included	-	-
-	Designated as an insolvent financial institution	-	Designated as an insolvent financial institution	Designated as an insolvent financial institution	Designated as an insolvent financial institution	-	-
-	Full	-	Full	Full	Full	-	-
-	Permanent	-	Permanent	Permanent	Permanent	-	-
-	-	-	-	-	-	-	-
Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Subordinated debt(15/16, 27~45, 48~51)	Senior bonds	Senior bonds	Senior bonds	Senior bonds	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)	Basel 3 Compliant Additional Tier1 Capital(3~14,19~26,47)
Compliant	Compliant	Non-compliant	Compliant	Compliant	Compliant	Compliant	Compliant
-	-	Contingent Capital Securities requirements not met	-	-	-	-	-

Note1) If the Bank is designated as an insolvent financial institution in accordance with the 「Act on Structural Improvement of the Financial Industry」, the debentures are permanently amortized in full. Amortization of this bond is not considered a cause for default.

IV. Group Capital Adequacy Assessment Method

- Shinhan Financial Group has been calculating the BIS Equity Capital Ratio by applying the Basel 3 Capital Regulation Standard from the end of 2013.
- The BIS Equity Capital Ratio is an index that evaluates whether a financial Institution's available capital is sufficient to cover the risk-weighted assets it is exposed to.
- Shinhan Financial Group has been calculating Risk-Weighted Assets by introducing the credit risk section of the final draft of Basel 3 from the end of September, 2019. We maintain sufficient capital adequacy by exceeding the minimum equity ratio of 11.50%.
- Shinhan Financial Group has maintained the BIS Ratio above the appropriate level, considering the capital conservation buffer introduced in 2016, the additional capital of systemically important banks, and the counter-cyclical buffer capital. For this purpose, it is monitored every quarter on a reporting system.

V. Risk-Weighted Assets and Required Capital by Risk

(Unit: KRW Billion)

Description	RWA		Minimum capital requirements
	2021. 9	FY2020	2021. 9
1 Credit risk (excluding counterparty credit risk)	191,889	185,751	15,351
2 Of which: standardized approach(SA)	77,951	77,391	6,236
3 Of which: internal ratings-based(IRB) approach	52,228	49,558	4,178
4 Of which: supervisory slotting approach	-	-	-
5 Of which: Advanced internal ratings-based(AIRB) approach	61,710	58,802	4,937
6 Counterparty credit risk (CCR)	4,433	3,183	355
7 Of which:standardised approach for counterparty credit risk(SA-CCR)	4,433	3,183	355
8 Of which: internal model approach for counterparty credit risk	-	-	-
9 Others	-	-	-
10 Credit Valuation Adjustment (CVA)	2,390	2,050	191
11 Equity investments	8,674	7,520	694
12 Equity investments in funds - look through approach	10,313	8,855	825
13 Equity investments in funds - mandate based approach	2,961	2,975	237
14 Equity investments in funds - fall back approach	165	151	13
15 Settlement risk	-	-	-
16 Securitisation exposures	70	73	6
17 Of which:securitisation IRB approach(SEC-IRBA)	-	-	-
18 Of which:securitisation external ratings based approach(SEC-ERBA)	70	73	6
19 Of which : securitisation standardized approach(SEC-SA)	-	-	-
20 Market risk	14,322	11,769	1,146
21 Of which: standardised approach(SA)	14,322	11,769	1,146
22 Of which: internal model approach(IMA)	-	-	-
23 Capital Imposition for Conversion Between Trading Accounts and Bank Accounts	-	-	-
24 Operation risk	21,019	19,926	1,682
25 Amount below the deduction limit(250% RW applied)	10,843	10,070	867
26 Output floor	-	-	-
27 Total Amount(1+6+10+11+12+13+14+15+16+20+23+24+25+26)	267,081	252,321	21,366