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Business Results

2Q 2026

Shinhan Financial Group

Shinhan

CET1 Ratio (Preliminary)	Quarterly DPS	2Q26 Net Income
13.43% (+13bp QoQ)	**KRW 740** (Record Date : 30 Jun)	**1,820.1Wbn** (+12.2% QoQ)
RWA	Share Buyback (Approx. 3months)	2Q26 ROE / ROTCE *
367.6Wtn (+1.6% QoQ)	**700Wbn** (FY26 1,400Wbn+α)	**12.37% / 13.88%**

[Annual DPS$_{(e)}$] **+14.3% YOY**

[Annual Buyback$_{(e)}$] **+12.0% YOY +α**

Capital Adequacy & RWA Management

- As of end 2Q26, CET1 ratio at 13.43%(+13bp QoQ), maintaining a stable level
  : 1Q26 CET1 ratio was revised to 13.3% (+11bp vs. preliminary) , after reflecting RWA rationalization for Productive Finance participation incentives
- Despite the impact of KRW depreciation, Group RWA went up only by KRW 5.8tn (+1.6%) QoQ, with asset growth aligned to profitability

Shareholders Return Policy

- BOD resolved KRW 700bn share buyback for the 3Q26, and a 2Q26 cash dividend of KRW 740 per share
- Total buybacks amount KRW 1.4tn through Oct 2026, with an additional buyback in 4Q (expected earnings and capital ratio considered)
- Continue a flexible and progressive shareholder return policy, based on market leading corporate value-up plan and stronger fundamentals

Earning & Capital Returns

- 2Q26 net income rose +12.2% QoQ to KRW 1.82tn, driven by top-line growth centered on non-interest income
- Interest income +3.6% QoQ, Non-interest income +22.0% QoQ, CIR 36.6%(Δ0.0%p YoY), CCR 42bp (Δ8bp YoY)
- 1H26 ROE and ROTCE improve by +0.95%p and +0.96%p YoY each, recording 12.37% and 13.88% respectively

* Annualized basis / ROTCE : Return on Tangible Common Equity

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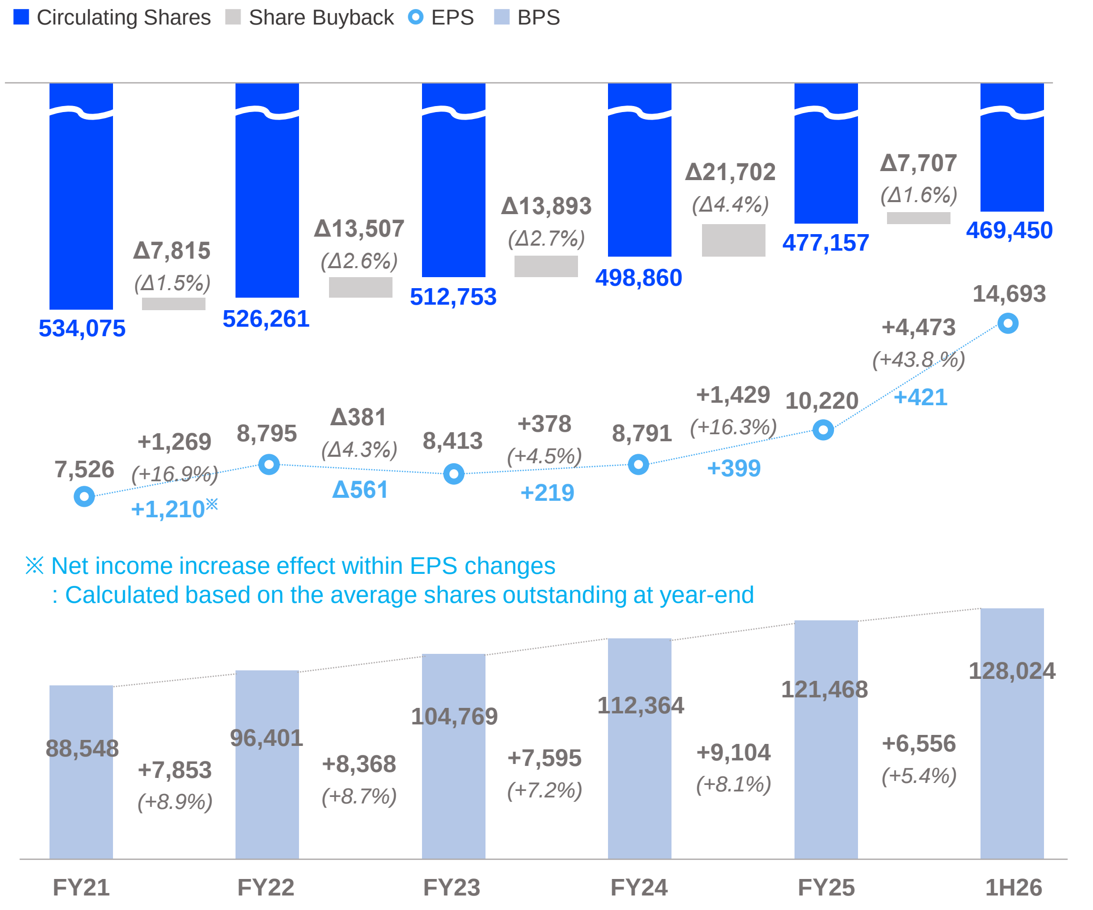
Reference_ Shinhan Valuation Index

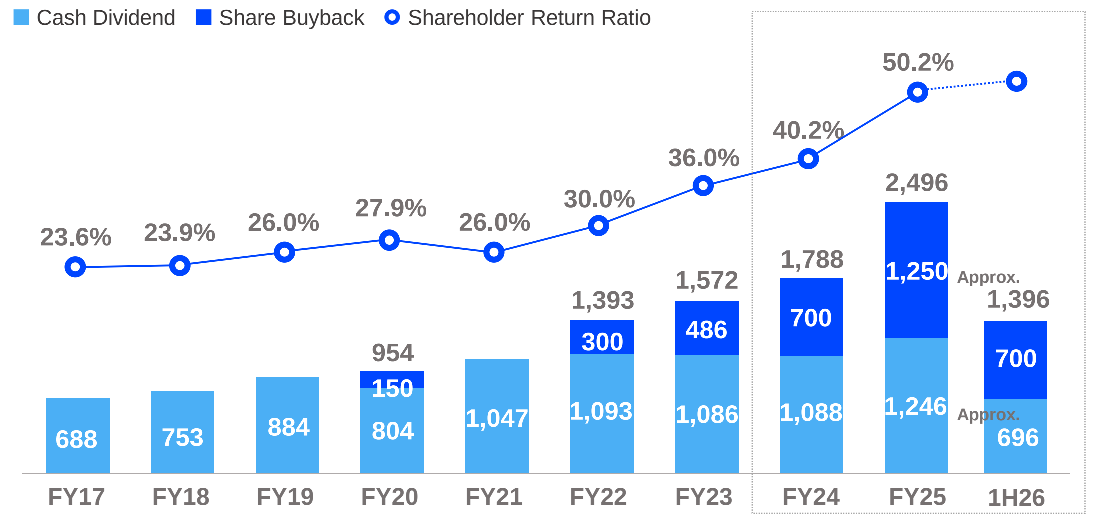
Circulating Shares and EPS / BPS*

(1,000 Shares, KRW)



Shareholder Return Trend

(Wbn)



[Note] Total Shareholder Return (TSR)

(KRW)	FY22	FY23	FY24	FY25	1H26
TSR *	**1.3%**	**20.0%**	**24.1%**	**66.8%**	**26.5%**
DPS	2,065	2,100	2,160	2,590	1,480
*(Dividend Yield)***	*5.6%*	*6.0%*	*5.4%*	*5.4%*	*1.9%*
Stock Price Change	Δ1,600	+4,950	+7,500	+29,250	+18,900

* Ratios differ by type

* {(Current period-end share price – Prior period-end share price) + Current Period Cash DPS} / Prior period-end share price
** Current-year Cash DPS / Prior year-end stock price

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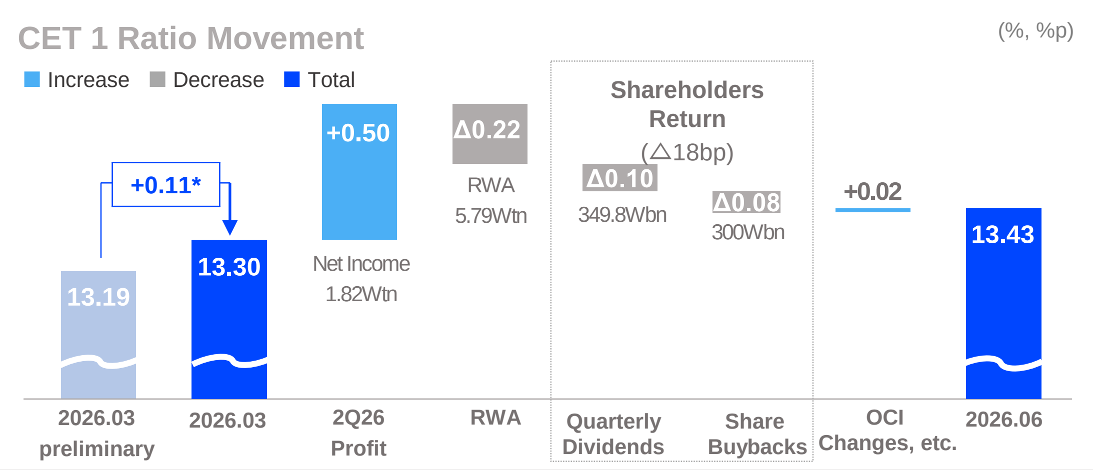
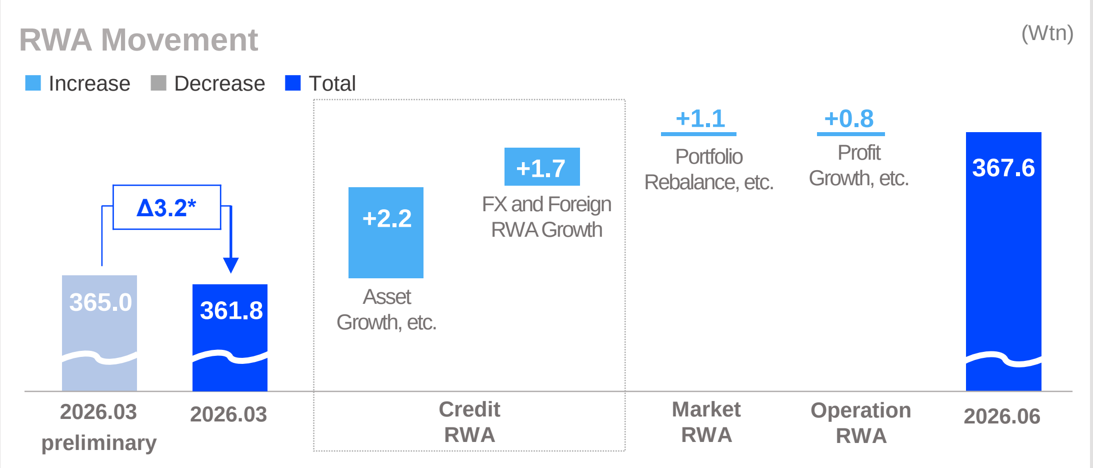
Balance Sheet_ ① Capital

(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %
Risk Weighted Assets	**367,595.9**	**352,907.6**	**14,688.3**	**4.2%**	**361,802.9**	**5,793.0**	**1.6%**
Credit RWA	**311,717.1**	296,945.5	14,771.6	5.0%	307,823.0	3,894.2	1.3%
Market RWA	**18,345.3**	19,642.7	Δ1,297.4	Δ6.6%	17,266.4	1,078.9	6.2%
Operation RWA	**37,533.5**	36,319.4	1,214.1	3.3%	36,713.6	820.0	2.2%
Total Equity	**57,872.0**	**56,260.6**	**1,611.4**	**2.9%**	**57,296.9**	**575.1**	**1.0%**
Common Equity	**49,361.3**	47,115.3	2,245.9	4.8%	48,104.7	1,256.6	2.6%
Tier 1 Capital	**54,643.5**	53,006.3	1,637.2	3.1%	53,970.0	673.5	1.2%
Capital Adequacy Ratio	**15.74%**	**15.94%**	**Δ0.20%p**		**15.84%**	**Δ0.09%p**	
CET1 Ratio	**13.43%**	13.35%	0.08%p		13.30%	0.13%p	
Tier 1 Capital Ratio	**14.87%**	15.02%	Δ0.16%p		14.92%	Δ0.05%p	

- Group CET1 ratio for 2Q26 is preliminarily estimated at 13.43%, up to 13bp QoQ
- Credit RWA increased by 3.9Wtn during 2Q, driven by asset growth mainly at non-bank group affiliates, in addition to the impact of a Won depreciation
- Common equity capital increased by 1.3Wtn during 2Q, supported by solid net income generation despite quarterly cash dividends and share buybacks





* Approval of structural FX position (under capital regulation rationalization) compared as of 1Q26 reducing market RWA and improving CET1 ratio

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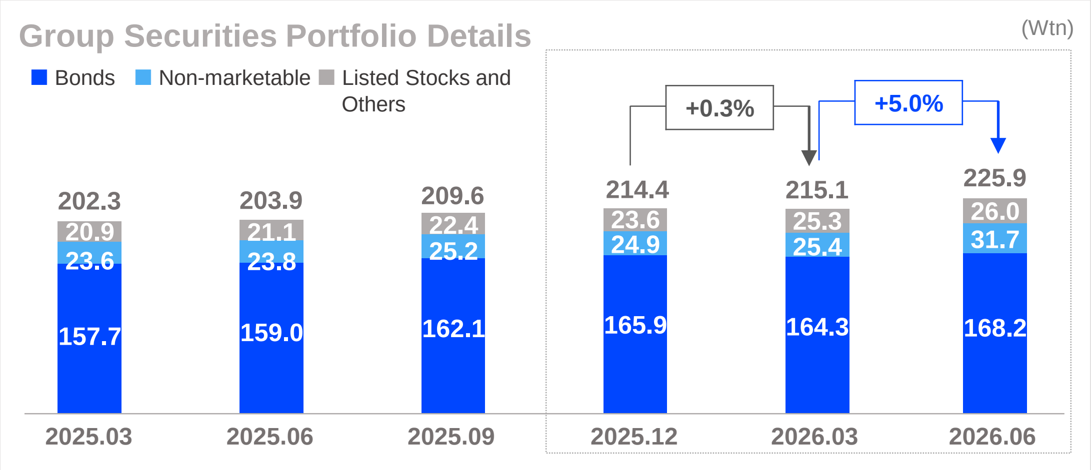
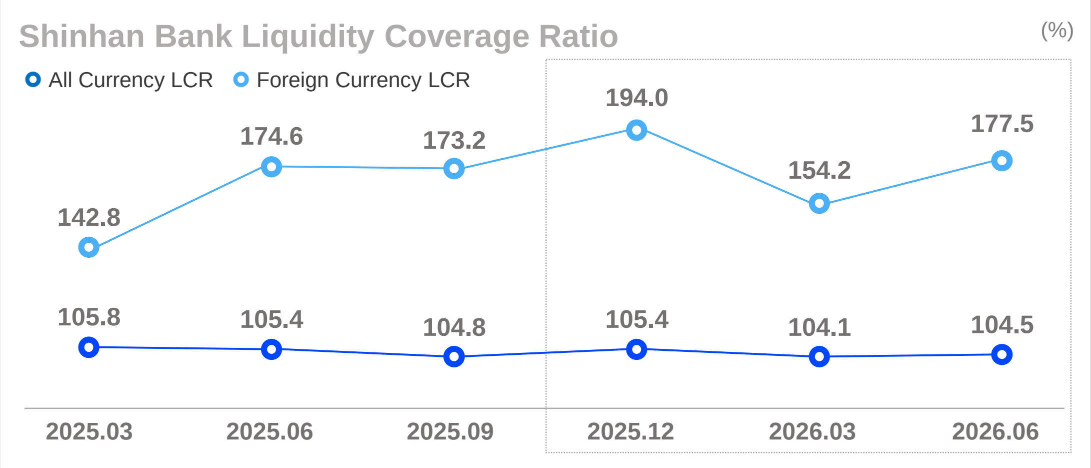
Balance Sheet_ ② Assets and Liabilities

(Wbn)	2026.06	2025.12	YTD	YTD%	2026.03	QoQ	QoQ %
Group Total Assets	**840,894.3**	**786,013.5**	**54,880.9**	**7.0%**	**816,711.8**	**24,182.5**	**3.0%**
Loans	**482,823.7**	466,189.1	16,634.6	3.6%	**479,672.8**	3,150.9	0.7%
Loans in KRW (Shinhan Bank)	***340,339.8***	*334,216.2*	*6,123.6*	*1.8%*	***338,822.7***	*1,517.1*	*0.4%*
Securities*	**225,895.0**	214,397.8	11,497.2	5.4%	**215,060.5**	10,834.4	5.0%
*FVPL***	***84,552.1***	*76,597.3*	*7,954.8*	*10.4%*	***77,075.4***	*7,476.6*	*9.7%*
*FVOCI***	***105,628.8***	*103,216.9*	*2,411.8*	*2.3%*	***104,194.6***	*1,434.2*	*1.4%*
*AC***	***33,274.9***	*31,944.4*	*1,330.5*	*4.2%*	***31,260.9***	*2,014.0*	*6.4%*
Cash and Due from banks	***2,439.3***	*2,639.2*	*Δ199.9*	*Δ7.6%*	***2,529.7***	*Δ90.4*	*Δ3.6%*
Tangible & Intangible Assets	**47,278.4**	39,783.5	7,495.0	18.8%	**40,238.5**	7,039.9	17.5%
Others	**10,012.4**	10,046.3	Δ34.0	Δ0.3%	**10,167.7**	Δ155.3	Δ1.5%
Group Total Assets	**74,884.8**	58,236.0	16,648.9	28.6%	**71,572.3**	3,312.5	4.6%

(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %
Group Total Liabilities	**778,374.6**	**725,641.2**	**52,733.4**	**7.3%**	**755,237.5**	**23,137.1**	**3.1%**
Deposits	**475,494.1**	447,649.0	27,845.2	6.2%	**462,023.8**	13,470.4	2.9%
Borrowings	**61,298.0**	55,394.8	5,903.1	10.7%	**56,182.1**	5,115.9	9.1%
Debentures	**90,848.2**	92,991.4	Δ2,143.2	Δ2.3%	**87,603.4**	3,244.8	3.7%
Other Liabilities	**150,734.3**	129,605.9	21,128.3	16.3%	**149,428.2**	1,306.1	0.9%





* Total balance of financial assets at FVPL, FVOCI, and AC under the consolidated balance sheet
** FVPL(Fair value through profit or loss), FVOCI(Fair value through other comprehensive income), AC(Amortized cost)

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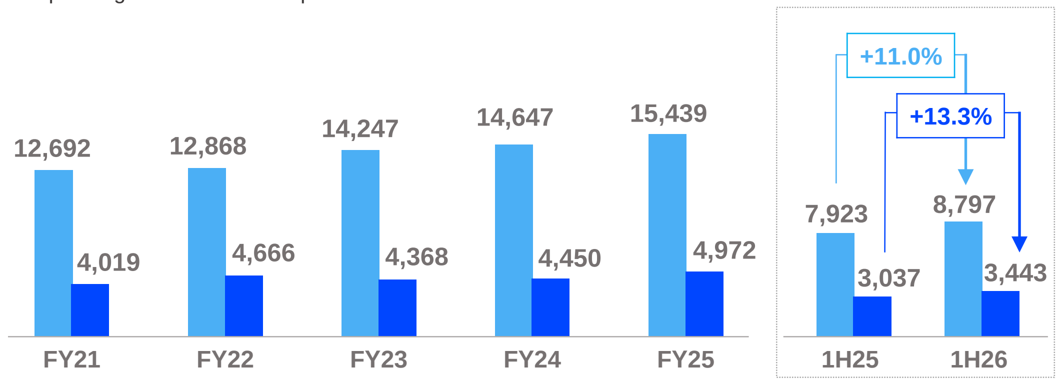
Profit and Loss_ ① Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Operating Income before Expenses	**8,796.7**	7,923.2	873.4	11.0%	**4,584.3**	4,212.4	371.9	8.8%
Interest Income	**6,158.5**	5,718.8	439.7	7.7%	**3,134.4**	3,024.1	110.2	3.6%
Non-interest Income	**2,638.1**	2,204.4	433.8	19.7%	**1,449.9**	1,188.2	261.7	22.0%
SG&A Expenses	**3,216.1**	2,900.1	316.0	10.9%	**1,670.7**	1,545.4	125.3	8.1%
Operating Income	**5,580.6**	5,023.1	557.4	11.1%	**2,913.6**	2,667.0	246.6	9.2%
Non-operating Income	**106.6**	119.2	Δ12.6	Δ10.6%	**39.7**	66.9	Δ27.2	Δ40.7%
Provision for Credit Losses	**949.8**	1,064.7	Δ114.9	Δ10.8%	**437.3**	512.5	Δ75.2	Δ14.7%
Income Tax	**1,241.6**	983.4	258.2	26.3%	**669.3**	572.2	97.1	17.0%
Consolidated Net Income	**3,442.7**	**3,037.4**	**405.3**	**13.3%**	**1,820.1**	**1,622.6**	**197.5**	**12.2%**

- Operating income before expenses rose 8.8% QoQ as non-interest income grew significantly on top of a solid interest income base
- Net income increased 12.2% QoQ, as well-managed credit costs offset the rise in SG&A expenses such as taxes
- Group ROE improved by about 1%p YoY, remaining on track to achieve target of corporate value-up plan

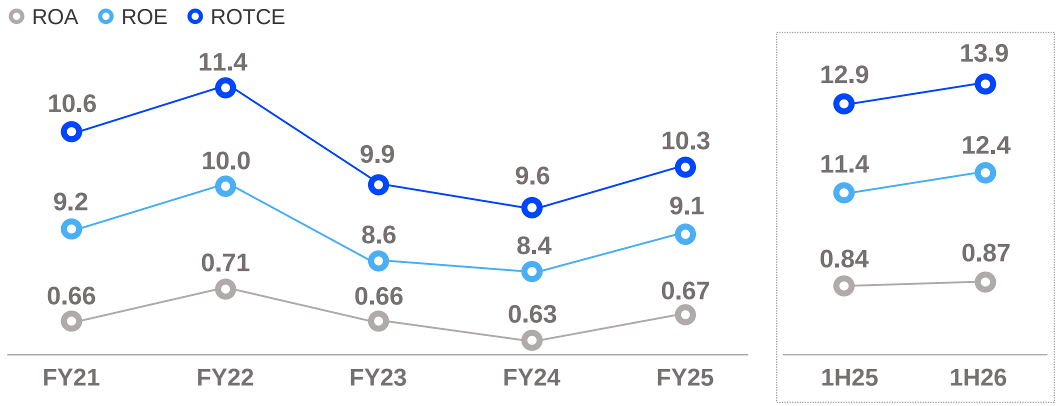
Operating Income before Expenses / Net Income

(Wbn)



Profitability Indicators*

(%, %p)



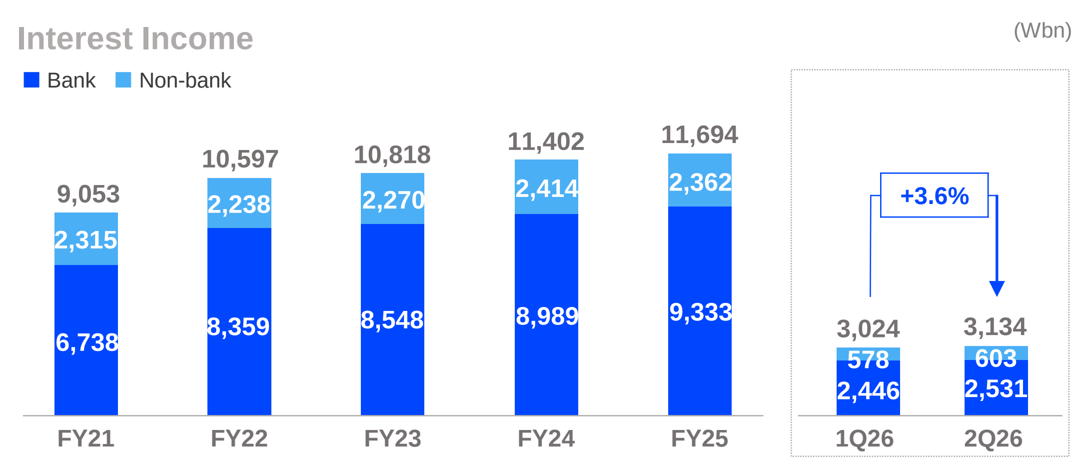
* Annualized basis

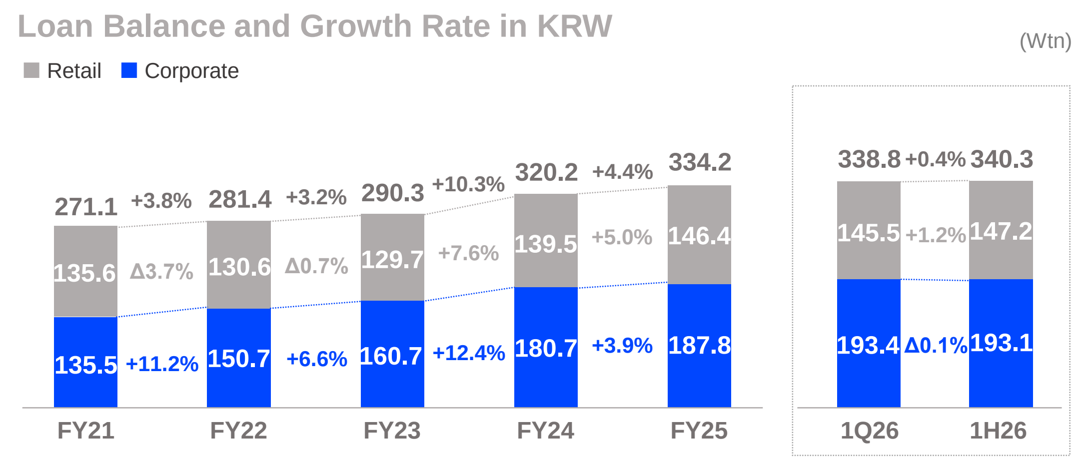
Profit and Loss_ ② Interest Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Interest Revenue	**14,354.1**	**14,035.1**	**319.0**	**2.3%**	**7,282.0**	**7,072.1**	**209.8**	**3.0%**
Loans	**10,869.1**	10,772.3	96.9	0.9%	**5,545.3**	5,323.9	221.4	4.2%
Securities & Others	**3,485.0**	3,262.9	222.1	6.8%	**1,736.7**	1,748.2	Δ11.5	Δ0.7%
Interest Expenses	**8,195.6**	**8,316.3**	**Δ120.7**	**Δ1.5%**	**4,147.6**	**4,048.0**	**99.6**	**2.5%**
Deposits	**4,702.8**	4,731.4	Δ28.6	Δ0.6%	**2,443.9**	2,258.9	185.0	8.2%
Debentures	**2,327.6**	2,462.8	Δ135.2	Δ5.5%	**1,111.9**	1,215.7	Δ103.9	Δ8.5%
Others	**1,165.2**	1,122.1	43.1	3.8%	**591.8**	573.4	18.4	3.2%
Interest Income	**6,158.5**	**5,718.8**	**439.7**	**7.7%**	**3,134.4**	**3,024.1**	**110.2**	**3.6%**

(%)	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
NIS (Bank)	**1.43**	**1.39**	**1.43**	**1.43**	**1.46**	**1.47**	**1.51**	**1.54**
Interest-bearing asset yield	4.40	4.26	4.15	3.99	3.87	3.79	3.81	**3.84**
Liability funding cost	2.97	2.86	2.72	2.56	2.41	2.32	2.30	**2.30**
NIM (Group, for the quarter)*	**1.90**	**1.86**	**1.90**	**1.89**	**1.90**	**1.91**	**1.93**	**1.93**
NIM (Bank, for the quarter)	1.56	1.52	1.55	1.55	1.56	1.58	1.60	**1.61**
NIM (Group, YTD)*	**1.95**	**1.93**	**1.90**	**1.90**	**1.90**	**1.90**	**1.93**	**1.93**
NIM (Bank, YTD)	1.60	1.58	1.55	1.55	1.55	1.56	1.60	**1.60**

- Group net interest income increased 3.6% QoQ, driven by NIM improvement, effect of increase in average asset balance and number of days, and other factors
- Bank NIM increased by 1bp QoQ, driven by a rapid improvement in asset yields amid rising market interest rates
- Bank KRW loans grew 0.4% QoQ, providing funding in a balanced manner to both retail and corporate sector





* Group NIM is based on the combined figures of SHB and SHC

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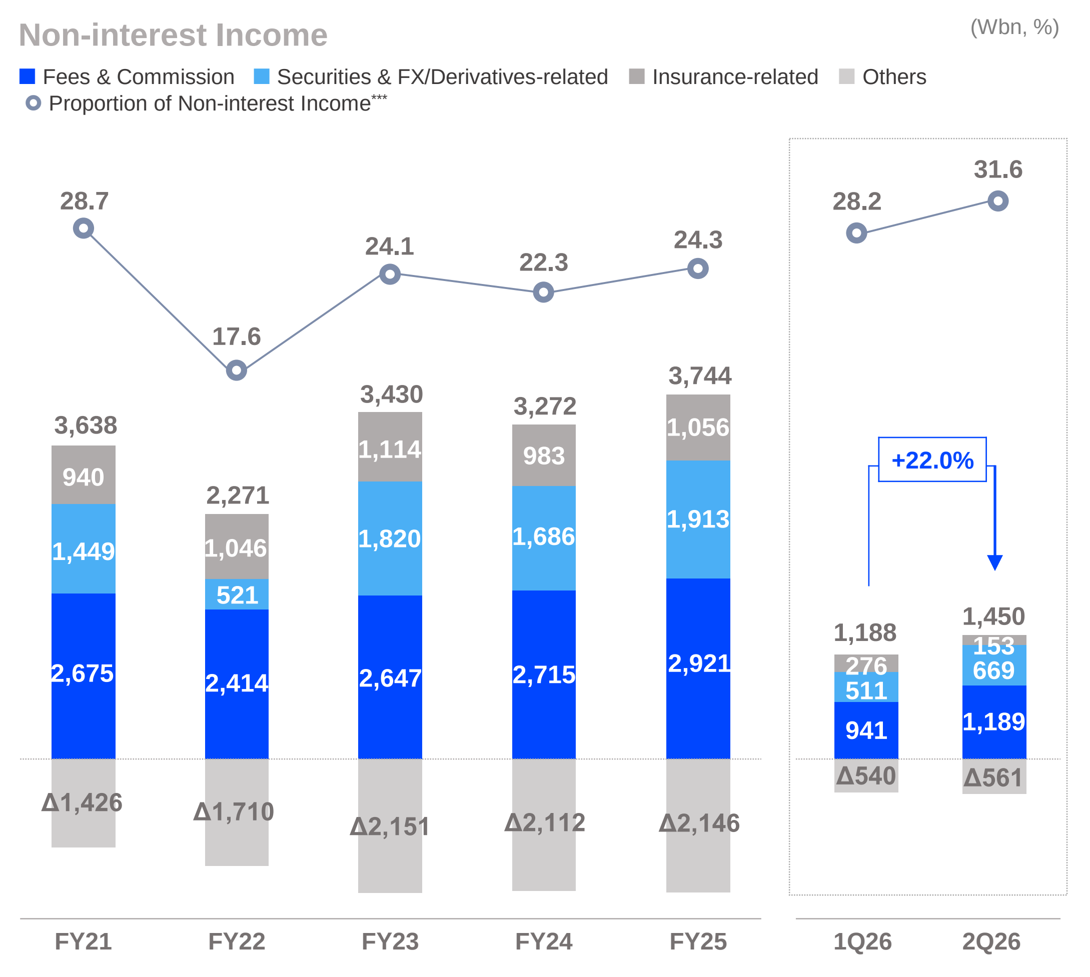
Profit and Loss_ ③ Non-interest Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Non-interest Income	**2,638.1**	**2,204.4**	**433.8**	**19.7%**	**1,449.9**	**1,188.2**	**261.7**	**22.0%**
Fees & Commission	**2,129.8**	1,440.1	689.6	47.9%	**1,188.9**	940.8	248.1	26.4%
Credit Card/ Lease Financing	**452.7**	448.6	4.1	0.9%	**226.8**	225.8	1.0	0.4%
Brokerage Commissions	**715.9**	222.7	493.2	221.4%	**403.9**	312.0	91.9	29.5%
Fund/Bancassurance /Trust Fees	**415.2**	213.6	201.6	94.4%	**256.0**	159.2	96.8	60.8%
Investment Banking	**103.1**	145.4	Δ42.3	Δ29.1%	**73.8**	29.4	44.4	151.3%
Others*	**442.8**	409.8	33.0	8.0%	**228.4**	214.4	14.0	6.5%
Securities/ FX /Derivatives-related	**1,179.7**	1,311.1	Δ131.4	Δ10.0%	**668.7**	511.0	157.7	30.9%
Insurance-related	**429.4**	519.9	Δ90.5	Δ17.4%	**153.0**	276.4	Δ123.4	Δ44.6%
Other**	**Δ1,100.7**	**Δ1,066.8**	**Δ34.0**	**n.a.**	**Δ560.7**	**Δ540.0**	**Δ20.8**	**n.a.**

- Non-interest income increased 22.0% QoQ, led by fee income, continuing its expansion from 1Q
- Fee income rose 26.4% QoQ, driven by steep growth across all capital markets-related areas
- Insurance-related profit declined QoQ, due to a widening in the loss from actual-to-expected experience variance and the impact of changes in actuarial guideline



* Including FX and electronic transaction fees

** Including contribution expenses and deposit insurance premium

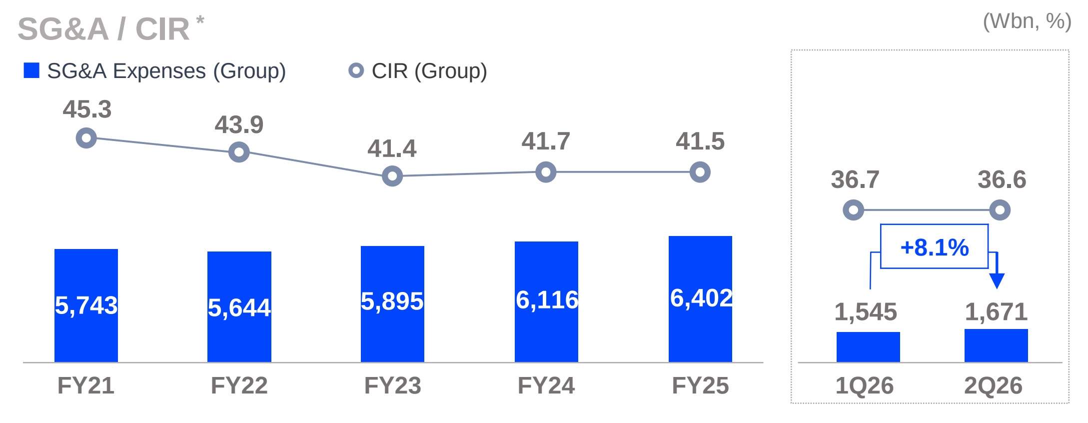
*** As a percentage of Operating Income before Expenses

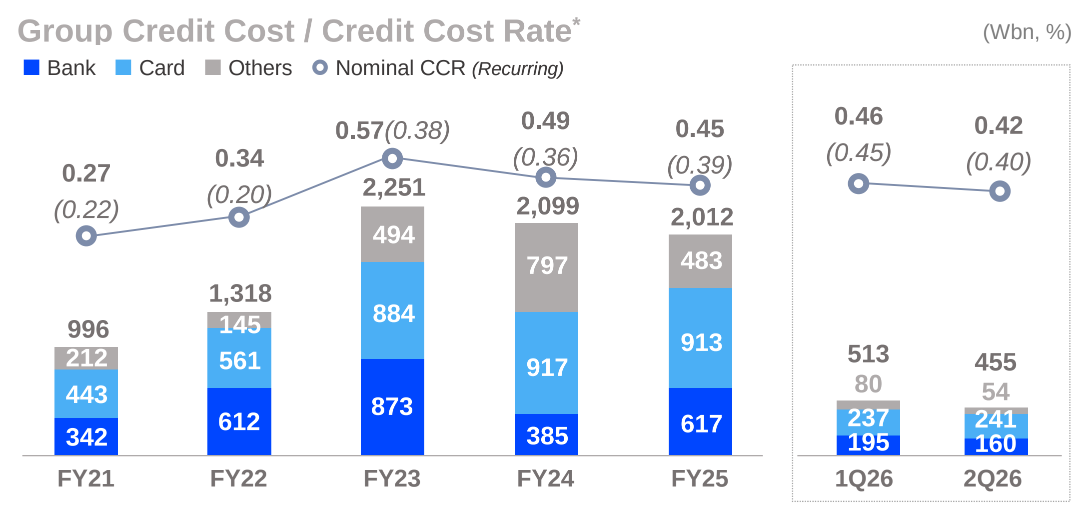
Profit and Loss_ ④ SG&A Expenses and Credit Costs

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
SG&A Expenses	**3,216.1**	**2,900.1**	**316.0**	**10.9%**	**1,670.7**	**1,545.4**	**125.3**	**8.1%**
Salary & Employee Benefits	**1,935.7**	1,753.0	182.7	10.4%	**978.6**	957.0	21.6	2.3%
D&A	**425.2**	427.1	Δ1.8	Δ0.4%	**210.3**	215.0	Δ4.7	Δ2.2%
Other Expenses	**855.2**	720.0	135.2	18.8%	**481.8**	373.4	108.4	29.0%
Cost to Income Ratio	**36.6%**	36.6%	Δ0.0%p					

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Credit Costs	**949.8**	**1,064.7**	**Δ114.9**	**Δ10.8%**	**437.3**	**512.5**	**Δ75.2**	**Δ14.7%**
Recurring Credit costs	**902.7**	954.2	Δ51.5	Δ5.4%	**400.4**	502.3	Δ101.9	Δ20.3%
Additional Credit Costs	**47.1**	110.5	Δ63.4	Δ57.4%	**36.8**	10.2	26.6	260.8%
Credit Cost Ratio	**0.42%**	0.50%	Δ0.08%p					

- SG&A expenses increased 8.1% QoQ, due to increase in taxation (including education and property tax), as well as the recognition of performance bonus at Shinhan Securities
- Recurring credit costs declined both YoY and QoQ, reflecting the conservative and pre-emptive provisioning policy maintained to date
- The credit cost ratio improved by △8bp YoY, remaining well within the range of the plan set at the beginning of the year





* Group CIR and CCR is calculated on a YTD basis

Note_ Asset Quality

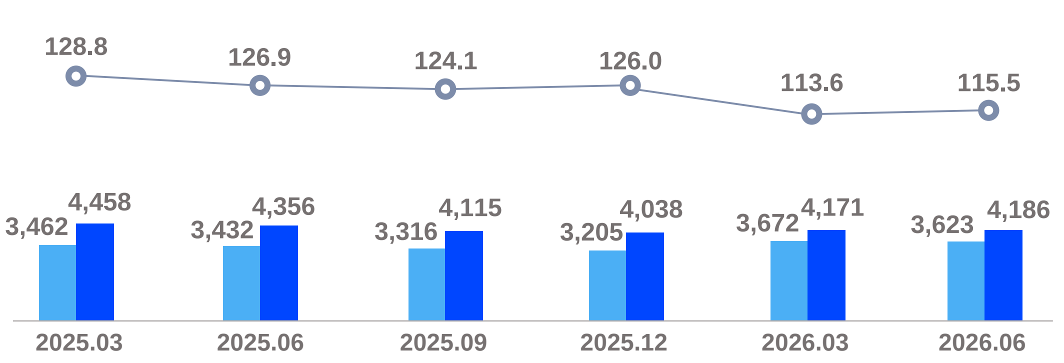
(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %
Total Loans (Group)*	**458,153.8**	**445,098.6**	**13,055.3**	**2.9%**	**454,177.9**	**3,975.9**	**0.9%**
Normal	450,613.9	438,124.4	12,489.5	2.9%	446,779.5	3,834.4	0.9%
Precautionary	3,917.1	3,769.4	147.7	3.9%	3,726.0	191.1	5.1%
Substandard & Below	3,622.9	3,204.8	418.1	13.0%	3,672.4	Δ49.5	Δ1.3%
NPL Ratio	**0.79%**	**0.72%**	**0.07%p**		**0.81%**	**Δ0.02%p**	
Loan Loss Allowance	4,185.6	4,037.5	148.1	3.7%	4,170.7	14.9	0.4%
NPL Coverage Ratio	**115.53%**	**125.98%**	**Δ10.45%p**		**113.57%**	**1.96%p**	

	2024.09	2024.12	2025.03	2025.06	2025.09	2025.12	2026.03	2026.06
Delinquency Rate (SHB)**	**0.28%**	**0.27%**	**0.34%**	**0.32%**	**0.31%**	**0.28%**	**0.32%**	**0.34%**
Retail Loans	0.25%	0.25%	0.29%	0.27%	0.25%	0.24%	0.25%	**0.25%**
(Mortgages)	0.19%	0.19%	0.22%	0.21%	0.20%	0.18%	0.18%	**0.19%**
SME	0.39%	0.37%	0.49%	0.46%	0.45%	0.42%	0.46%	**0.49%**
Delinquency Rate* (SHC)**	**1.33%**	**1.51%**	**1.61%**	**1.50%**	**1.37%**	**1.18%**	**1.30%**	**1.21%**

- Group NPL coverage ratio improved 1.96%p QoQ, driven by a decrease in substandard & below loans and a conservative provisioning policy
  : Substandard & below assets declined due to asset quality management efforts by non-bank group affiliates such as Securities, Life, and Asset Trust
- Card delinquency rate fell Δ0.09%p QoQ, returning to previous year-end level, yet continue monitoring is required

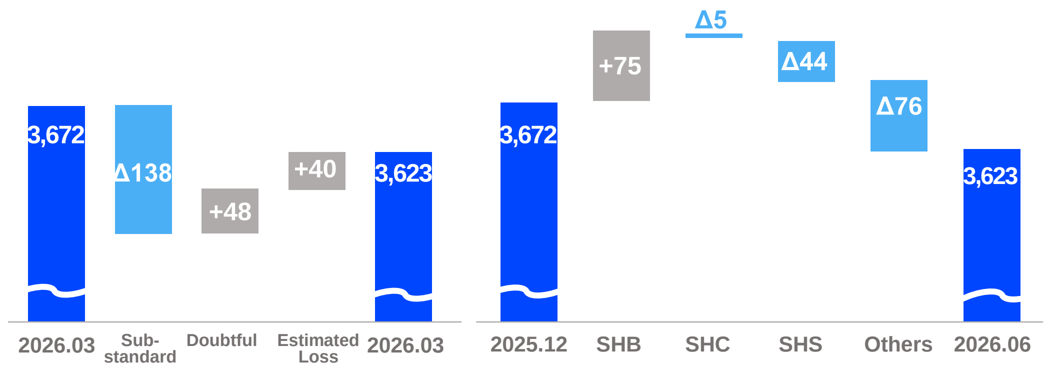
NPL Coverage Ratio

(Wbn, %)



Breakdown of NPL (By Asset Quality/By Subsidiary)

(Wbn)



* Group Total Loans are sum of Shinhan Bank, Jeju Bank, Shinhan Card, Shinhan Securities, Shinhan Life Insurance, Shinhan Capital, Shinhan Savings Bank and Shinhan Asset Trust
** Principal and interest delinquency for 1 month and over
*** Overdue assets for 1month and over

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Note_ Loss Absorption Capacity and Write-off/Disposition Status

(Wbn, %)	2024.03	2024.06	2024.09	2024.12	2025.03	2025.06	2025.09	2025.12	2026.03	2026.06
Group										
Total Loans	403,772.2	416,108.4	425,534.4	427,482.5	427,467.3	428,781.5	436,878.7	445,098.6	454,177.9	**458,153.8**
NPL Balance	2,517.2	2,850.2	3,014.7	3,048.3	3,462.3	3,431.9	3,316.1	3,204.8	3,672.4	**3,622.9**
NPL Ratio	0.62%	0.68%	0.71%	0.71%	0.81%	0.80%	0.76%	0.72%	0.81%	**0.79%**
Loan Loss Allowance*	4,045.0	4,243.0	4,254.8	4,355.0	4,457.9	4,356.0	4,115.0	4,037.5	4,170.7	**4,185.6**
NPL Coverage Ratio	160.7%	148.9%	141.1%	142.9%	128.8%	126.9%	124.1%	126.0%	113.6%	**115.5%**
Shinhan Bank										
Total Loans	337,578.5	350,741.6	361,253.9	363,195.6	363,771.8	364,203.8	372,996.6	380,593.2	389,171.1	**391,363.5**
NPL Balance	867.1	865.3	960.5	861.7	1,127.7	1,195.6	1,116.9	1,057.2	1,154.0	**1,229.3**
NPL Ratio	0.26%	0.25%	0.27%	0.24%	0.31%	0.33%	0.30%	0.28%	0.30%	**0.31%**
Loan Loss Allowance*	1,803.4	1,785.1	1,828.5	1,738.5	1,796.7	1,819.9	1,836.0	1,830.0	1,871.0	**1,885.6**
NPL Coverage Ratio	208.0%	206.3%	190.4%	201.7%	159.3%	152.2%	164.4%	173.1%	162.1%	**153.4%**

(Wbn)	FY25	1Q25	2Q25	3Q25	4Q25	FY26	1Q26	2Q26	3Q26	4Q26
Total Write-offs and Dispositions (Shinhan Bank + Shinhan Card)	**3,261.6**	**552.9**	**844.6**	**753.0**	**1,111.1**	**1,366.2**	**517.7**	**848.5**		
SHB Write-offs & Dispositions	**1,279.1**	194.4	406.5	299.8	378.4	**622.4**	257.2	365.2		
SHC Write-offs & Dispositions	**1,982.5**	358.5	438.1	453.2	732.7	**743.7**	260.5	483.2		

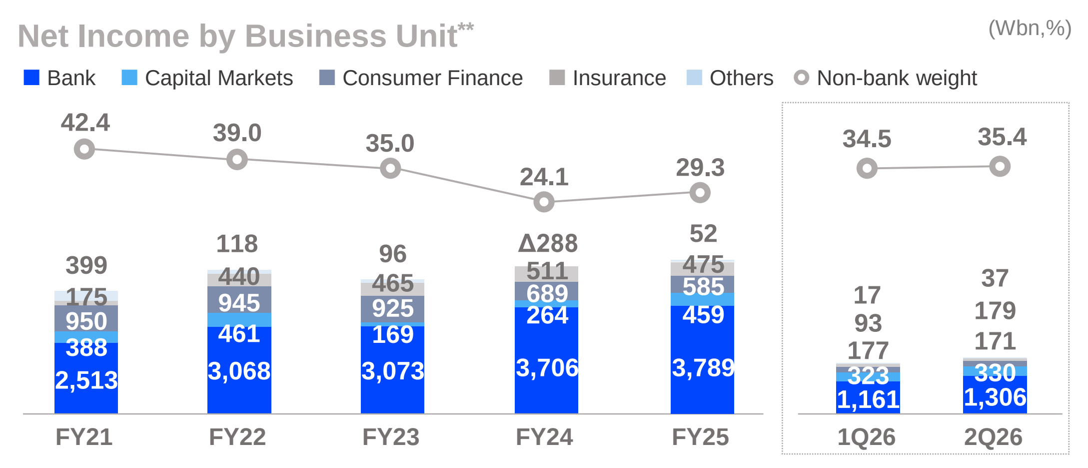
* Excluding Allowance for Loan losses

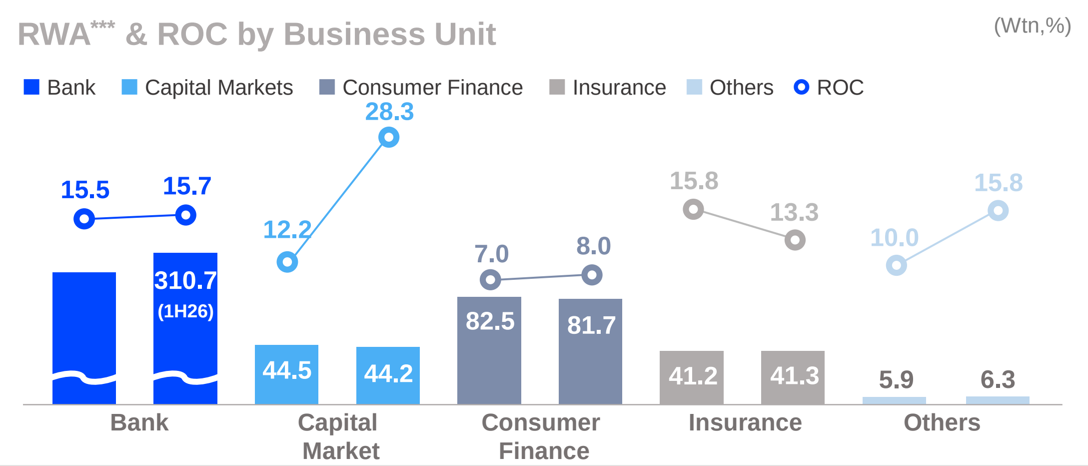
Profit and Loss_ ⑤ Net Income by Subsidiaries

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Bank	**2,467.5**	**2,274.9**	**192.6**	**8.5%**	**1,306.1**	**1,161.3**	**144.8**	**12.5%**
Shinhan Bank	**2,458.5**	2,266.8	191.7	8.5%	**1,301.4**	1,157.1	144.3	12.5%
Jeju Bank	**9.0**	8.1	0.9	11.4%	**4.8**	4.2	0.6	13.1%
Capital Markets	**652.7**	**288.1**	**364.6**	**126.5%**	**329.6**	**323.2**	**6.4**	**2.0%**
Shinhan Securities	**577.7**	258.9	318.8	123.1%	**289.3**	288.4	0.9	0.3%
Shinhan Asset Management	**53.6**	22.8	30.8	135.1%	**35.3**	18.3	16.9	92.5%
Consumer Finance	**348.1**	**310.6**	**37.5**	**12.1%**	**170.9**	**177.2**	**Δ6.4**	**Δ3.6%**
Shinhan Card	**253.4**	246.6	6.8	2.8%	**138.0**	115.4	22.5	19.5%
Shinhan Capital	**94.7**	63.9	30.8	48.1%	**32.9**	61.8	Δ28.9	Δ46.8%
Insurance	**272.5**	**328.6**	**Δ56.2**	**Δ17.1%**	**179.0**	**93.5**	**85.5**	**91.5%**
Shinhan Life	**290.6**	344.3	Δ53.7	Δ15.6%	**187.5**	103.1	84.3	81.8%
Others	**54.4**	**32.6**	**21.8**	**67.0%**	**37.4**	**17.0**	**20.5**	**120.4%**

- Bank NI grew 12.5% QoQ, as top-line expansion and lower credit costs more than offset an in crease in SG&A expenses
- Capital markets-related affiliates confirmed solid recurring earnings capability for the second consecutive quarter, led by capital markets-related fee income
- Life improved 81.8% QoQ, as a large improvement in insurance-related financial income (e.g., securities gains) more than offset a decline in insurance profit

* Net Profit before reflecting ownership





** Banking: Shinhan Bank+Jeju Bank, Capital Market: Shinhan Securities+Shinhan Asset Mangement+Shinhan Ventures+Shinhan Fund Partners, Consumer Finance: Shinhan Card+Shinhan Capital, Insurance: Shinhan Life+EZ Genernal Insurance, Others: Other affiliates

*** Average balance during the period

Profit and Loss_⑥ Overseas Business Net Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %
Overseas Total NI	**472.5**	**431.5**	**40.9**	**9.5%**	**250.7**	**221.8**	**28.9**	**13.0%**
Japan	**93.1**	85.4	7.7	9.0%	**50.8**	42.3	8.5	20.0%
Vietnam	**130.1**	132.5	Δ2.4	Δ1.8%	**72.0**	58.1	13.9	24.0%
Others	**249.3**	213.6	35.7	16.7%	**127.9**	121.4	6.5	5.4%
Bank MMC*	**109.7**	76.6	33.0	43.1%	**51.2**	58.5	Δ7.3	Δ12.5%
Others	**139.6**	136.9	2.6	1.9%	**76.7**	62.9	13.8	21.9%
Overseas Total NI Contribution	**13.7%**	14.2%	Δ0.5%p					

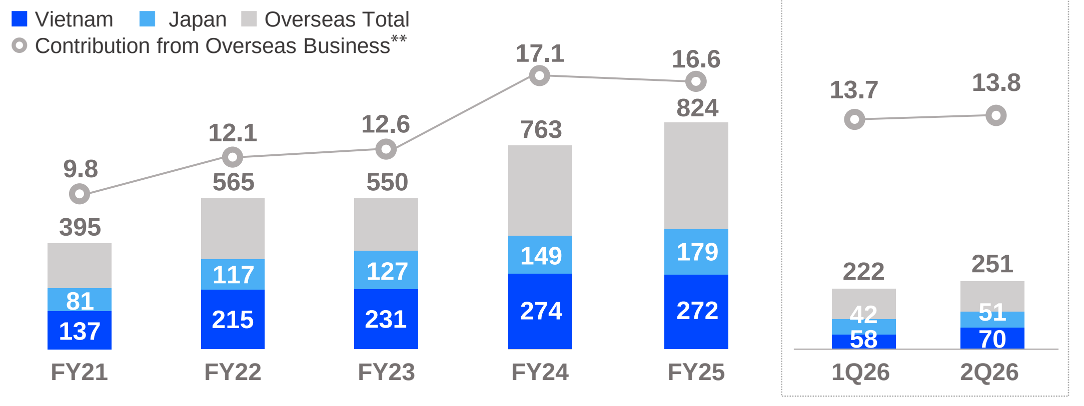
(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %
Overseas Total Asset	**91,565.6**	**80,121.1**	**11,444.5**	**14.3%**	**85,210.5**	**6,355.1**	**7.5%**
Overseas Total Asset Contribution	**10.9%**	10.2%	0.7%p		**10.5%**	0.4%p	

- Group overseas business profit rose 13.0% QoQ, driven by growth from key global subsidiaries including Japan and Vietnam
- Shinhan Bank Japan sustained growth on the back of a booming real estate market and rising benchmark rates, while Vietnam saw an earnings turnaround thanks to continued growth in quality assets
- Bank MMC also maintained solid core earnings capacity, alongside global business efficiency efforts such as the Securities disposing New York location subsidiary

* Bank Money Market Center : Sum of Hong Kong, London, New York, Singapore Branches

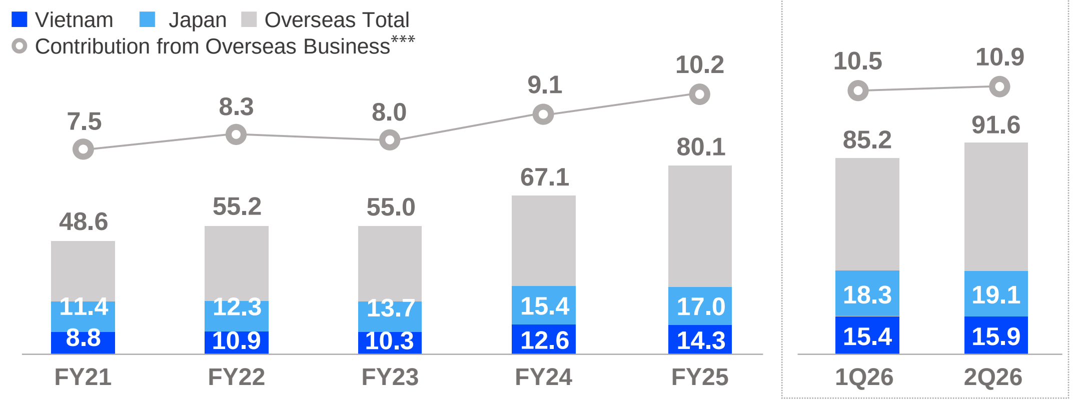
Overseas Business

(Wbn,%)



Total Assets from Overseas Business

(Wtn, %)



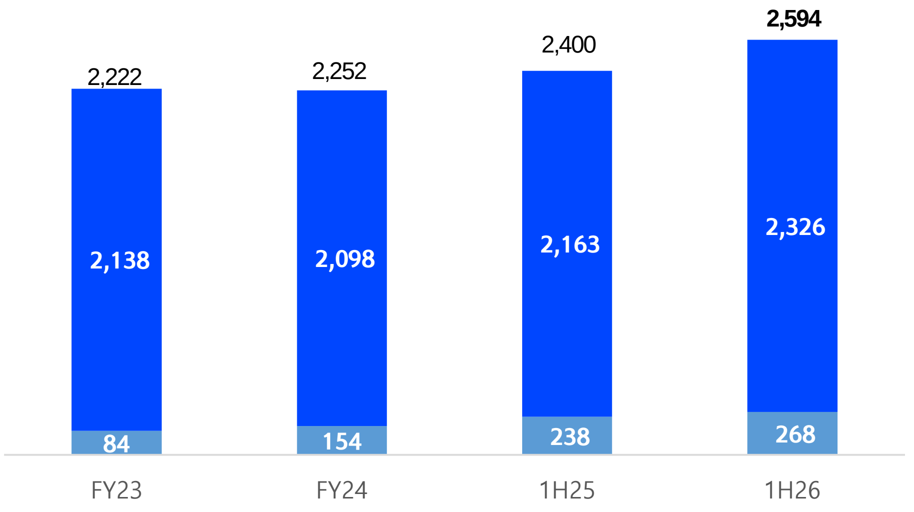
** Relative to Group Consolidated Net Income
*** Relative to Group Consolidated Total Asset

Shinhan

Digital / SDGs_ ① Digital, Digital to Value

SFG Gross MAU [1]

(10K persons)



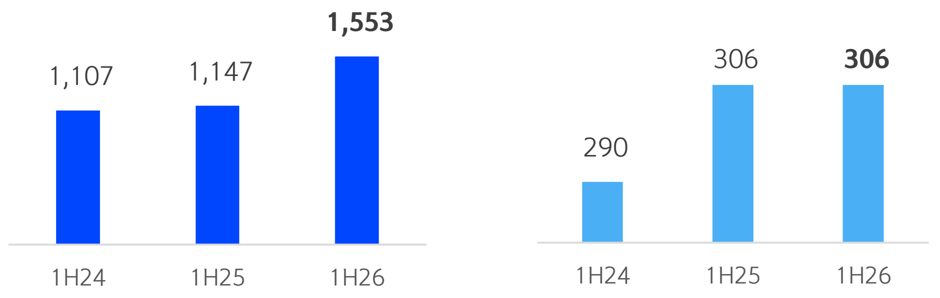
• Key Financial Platforms MAU

(thousands)

[Financial]				[Non-Financial]	
Super SOL	SOL Pay	SOL Securities	SOL Life	Ddangyo	Hey Young
1,065	976	179	46	227	41

Financial Contribution

(Wbn,%)



Service Performance Highlights

Ddangyo

Cumulative Subscribers
9.09M (+3.81M YoY)

- 1H Order Value 370.6Wbn (+195% YoY) Transaction volume began to grow, driven by an expanded customer base

Shinhan Authentication

Cumulative Subscribers
13.04M (+2.8M YoY)

- Partner Company 2,320 (+811 YoY) Continued expansion of customer base and utilization ecosystem

1,2,3) Refer to p30

* Preliminary figure

Shinhan

Digital / SDGs_ ② Customer Base Expansion (Super SOL)

- Integrates all functions of 'Bank + Card + Securities + Insurance'
- Achieved 100% financial coverage across group affiliates, strengthening customer touchpoints and convenience

Breaking down the boundaries of bank, card, securities, and insurance
All in One Financial Platform

Generated AI-based processing
Ushering in the era of Agentic Finance

- Innovating the way of financial service usage through large-scale AI based processing
- Delivering an AI-powered financial experience that understands customer intent and follows to execution

- Optimizing personalized financial journeys based on asset, spending, and investing data

: analyzing customer behavior pattern
→ automatic home screen configuration, tailored messaging, etc.

Optimizing personalized financial journeys tailored to each customer
Personalized UI/UX

Promoting asset circulation, deepening transaction engagement for customers
Convergence Products & Services

- Expanding cross-affiliate convergence products (e.g., SOL LINK, SOL Plan+)

SOL LINK : Integrated Banking-Securities trading account (lowest fee among industries)
SOL Plan+ : Banking-Card convergence product linking spending and savings

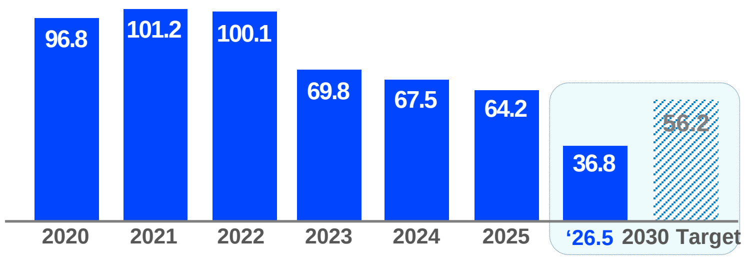
[Key Achievements : 1 Month Post-Launch]

New Subscriber	SOL LINK	MAU
Average Daily New Subscribers Up 2.5x (May '26 3,600/day → Post-launch 9,000/day)	**220K Accounts Secured in 20 days since the Launching** Group Synergy Materializing via Bank-Securities Linkage	**Surpassed 11M MAU Since Super SOL Launch** Rise 730K compared to pre-launch (May '26 10.27M)

Digital / SDGs_ ③ SDGs Initiatives

CO_2 Emissions

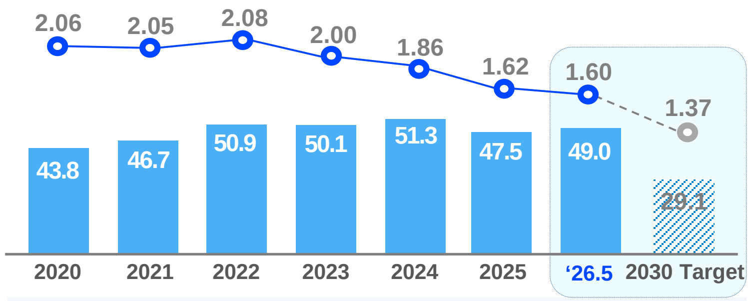
Scope 1+2 Emissions



Continuous reduction of internal emissions and advancement of a low-carbon operating framework

- Strengthened greenhouse gas emissions management with active employee participation (Green Index system)
- Continued expansion of renewable electricity usage (RECs, Green Premium)

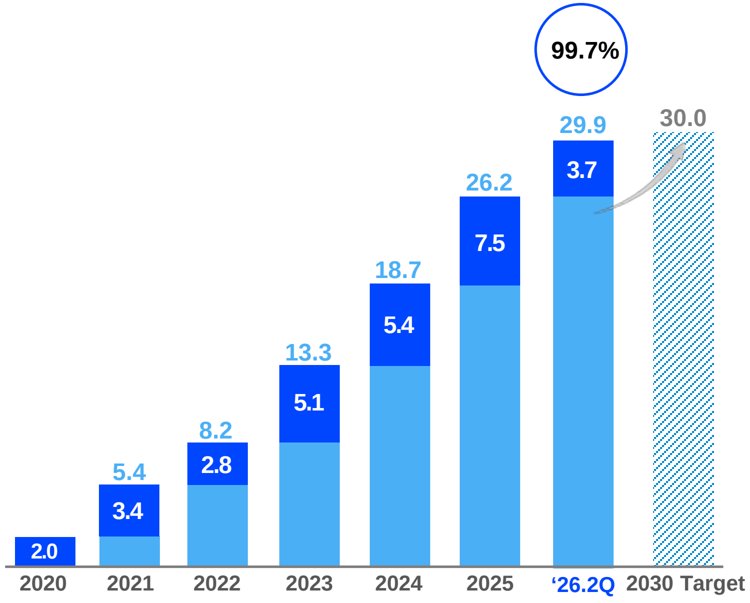
Financed Emissions(Scope3)



Strengthening the management of financed emissions to enhance climate risk management

- Regular monitoring through the operation of a financed-emissions dashboard
- Continued efforts to mitigate climate risks by expanding green and transition finance

Green Finance



(2Q26) Group arranged 3.7 Wtn in Green Financing

- Progress reached 99.7%(29.9Wtn) of the 30Wtn cumulative target by 2030
- Green loans: 2.3Wtn / Green investments: 1.4Wtn
  - Shinhan Bank : Green PF of 1.6Wtn, taxonomy-aligned loans of 0.2Wtn, and eco-friendly loans by Shinhan Card/Capital of 0.2Wtn
  - Investment of 0.4Wtn in green bonds by Shinhan Bank, Shinhan Securities, and Shinhan Capital, and 0.7Wtn in renewable energy by Shinhan Securities and Shinhan Asset Management

Group-wide SDGs Internalization Activities

Promotion of the 「SHINGREEN(Shinhan + Green) Challenge」

- Designed around themes that ① **employees can directly participate in,** ② **contribute to carbon reduction,** and ③ **enable quantitative measurement of outcomes,** to internalize the Group's carbon-neutral culture
- In 2Q26, all subsidiaries conducted the 「**E-Waste Recycling Day**」 campaign
  - 1Q, 3Q : Circular Clothing / 4Q : Reforestation Donation Planned

「E-Waste Recycling Day」 for Resource Circulation Practices

- Promoting the **value of donation** through **resource circulation experience** via the disposal of unused electronics

Participation Method	**Collected items are delivered to E-Circulation Governance * for recycling**
Performance Measurement	Identifying environment performance by subsidiary for disposed items (e.g., GHG Reduction)

* Non-profit established with approval from the Ministry of Environment to lead eco-friendly recycling

「Shinhan SOLbangwool Forest」 Employee Volunteer Activities

- Promoting forest restoration for wildfire-affected areas in Andong, Gyeongsangbuk-do laying the **foundation for biodiversity** and **supporting the recovery of local communities**

Activities	① Applying solid fertilizer to support tree growth/weeding ② Environmental improvement of villages adjacent to wildfire-damaged areas (planting flowering plants)
Location	San 63, Yonggak-ri, Iljik-myeon, Andong-si

Appendix

Shinhan

Appendix_ ① Financial Highlights by Subsidiaries

(Wbn)	Ownership	Total Assets	Shareholder's Equity	Net Income*	ROA	ROE
Bank (a)		**640,291.3**	**39,728.6**	**2,467.5**		
Shinhan Bank	**100.0%**	631,347.4	39,083.1	2,458.5	0.79%	12.90%
Jeju bank	**64.0%**	8,943.8	645.6	9.0	0.21%	2.81%
Capital Market (b)		**72,915.8**	**6,532.3**	**652.7**		
Shinhan Securities	**100.0%**	72,169.0	6,044.4	577.7	1.83%	19.70%
Shinhan Asset Management	**100.0%**	435.5	296.5	53.6	24.04%	37.80%
Shinhan Venture Investment	**100.0%**	189.2	92.6	3.6	3.75%	7.74%
Shinhan Fund Partners	**99.8%**	122.0	98.7	17.9	31.34%	39.22%
Consumer Finance (c)		**56,893.6**	**10,915.1**	**348.1**		
Shinhan Card	**100.0%**	44,144.0	8,564.9	253.4	1.20%	6.07%
Shinhan Capital	**100.0%**	12,749.6	2,350.3	94.7	2.02%	10.75%
Insurance (d)		**59,729.2**	**7,387.5**	**272.5**		
Shinhan Life Insurance	**100.0%**	59,389.1	7,233.3	290.6	0.99%	8.81%
Shinhan EZ General Insurance	**91.7%**	340.1	154.1	Δ18.2	Δ10.48%	Δ22.29%
Others (e)		**4,859.2**	**971.0**	**54.4**		
Shinhan Savings Bank	**100.0%**	3,609.0	377.5	13.4	0.82%	7.17%
Shinhan REITs Management	**100.0%**	85.8	78.4	2.9	6.90%	7.54%
Shinhan Asset Trust	**100.0%**	1,024.9	441.7	30.2	6.04%	15.51%
Shinhan DS	**100.0%**	139.5	73.3	7.9	11.89%	22.76%
Subsidiary Total (a+b+c+d+e)		**834,689.0**	**65,534.5**	**3,795.2**		
Total (Consolidated)		**840,894.3**	**62,519.8**	**3,442.7**	**0.87%**	**12.37%**

* Net Profit before reflecting ownership

Shinhan

Appendix_ ② SFG Subsidiaries Asset

(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %	2026.06 Weight %
Bank	**640,291.3**	**604,987.2**	**35,304.0**	**5.8%**	**625,222.2**	**15,069.0**	**2.4%**	**76.1%**
Shinhan Bank	**631,347.4**	596,967.3	34,380.1	5.8%	616,860.9	14,486.5	2.3%	75.1%
Jeju bank	**8,943.8**	8,019.9	923.9	11.5%	8,361.3	582.5	7.0%	1.1%
Capital Market	**72,915.8**	**54,764.8**	**18,151.0**	**33.1%**	**65,409.4**	**7,506.4**	**11.5%**	**8.7%**
Shinhan Securities	**72,169.0**	54,077.8	18,091.2	33.5%	64,744.1	7,424.9	11.5%	8.6%
Shinhan Asset Management	**435.5**	381.3	54.2	14.2%	359.8	75.8	21.1%	0.1%
Shinhan Venture Investment	**189.2**	192.7	Δ3.5	Δ1.8%	194.3	Δ5.1	Δ2.6%	0.0%
Shinhan Fund Partners	**122.0**	112.9	9.1	8.0%	111.1	10.9	9.8%	0.0%
Consumer Finance	**56,893.6**	**55,669.2**	**1,224.3**	**2.2%**	**55,203.8**	**1,689.8**	**3.1%**	**6.8%**
Shinhan Card	**44,144.0**	43,186.7	957.3	2.2%	42,800.5	1,343.5	3.1%	5.2%
Shinhan Capital	**12,749.6**	12,482.5	267.1	2.1%	12,403.3	346.3	2.8%	1.5%
Insurance	**59,729.2**	**60,022.6**	**Δ293.4**	**Δ0.5%**	**58,395.4**	**1,333.8**	**2.3%**	**7.1%**
Shinhan Life Insurance	**59,389.1**	59,661.5	Δ272.4	Δ0.5%	58,048.0	1,341.1	2.3%	7.1%
Shinhan EZ General Insurance	**340.1**	361.1	Δ20.9	Δ5.8%	347.4	Δ7.3	Δ2.1%	0.0%
Others	**4,859.2**	**4,079.1**	**780.2**	**19.1%**	**4,755.1**	**104.2**	**2.2%**	**0.6%**
Shinhan Savings Bank	**3,609.0**	2,982.8	626.2	21.0%	3,419.5	189.5	5.5%	0.4%
Shinhan REITs Management	**85.8**	83.5	2.3	2.8%	82.9	2.9	3.5%	0.0%
Shinhan Asset Trust	**1,024.9**	881.5	143.4	16.3%	1,120.6	Δ95.7	Δ8.5%	0.1%
Shinhan DS	**139.5**	**131.3**	**8.2**	**6.3%**	**132.0**	**7.5**	**5.7%**	**0.0%**

Shinhan

Appendix_ ③ Shinhan Bank Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	2Q25	Q/Q	Q/Q %
Operating Income	**5,462.3**	**5,138.4**	**323.9**	**6.3%**	**2,858.3**	**2,604.1**	**254.2**	**9.8%**	**2,663.2**	**195.1**	**7.3%**
Interest Income	**4,888.8**	4,465.2	423.6	9.5%	**2,485.3**	2,403.5	81.8	3.4%	2,235.1	250.2	11.2%
Non-interest Income	**573.5**	673.2	Δ99.7	Δ14.8%	**372.9**	200.6	172.4	86.0%	428.1	Δ55.1	Δ12.9%
SG&A Expenses	**1,959.2**	1,859.7	99.6	5.4%	**1,015.6**	943.6	72.0	7.6%	953.8	61.8	6.5%
Non-operating Income	**68.2**	26.5	41.7	157.6%	**36.2**	32.0	4.3	13.3%	8.0	28.2	350.1%
Provision for Credit Losses	**344.5**	347.2	Δ2.7	Δ0.8%	**149.6**	195.0	Δ45.4	Δ23.3%	238.0	Δ88.4	Δ37.2%
Income Tax	**767.6**	690.7	76.9	11.1%	**427.7**	339.9	87.9	25.9%	340.4	87.3	25.6%
Net Profit*	**2,458.5**	**2,266.8**	**191.7**	**8.5%**	**1,301.4**	**1,157.1**	**144.3**	**12.5%**	**1,138.7**	**162.6**	**14.3%**

Non-interest Income Details											
Fee & Commission	**750.4**	596.1	154.3	25.9%	**426.9**	323.5	103.4	31.9%	314.7	112.2	35.7%
Fund/Bancassurance/Trust	**334.9**	170.2	164.7	96.8%	**199.1**	135.8	63.4	46.7%	88.1	111.0	126.0%
Investment Banking	**76.2**	115.8	Δ39.6	Δ34.2%	**56.6**	19.6	37.0	188.3%	67.9	Δ11.3	Δ16.7%
Others	**339.3**	310.1	29.1	9.4%	**171.1**	168.1	3.0	1.8%	158.6	12.5	7.9%
Securities/FX/Derivatives	**588.1**	835.5	Δ247.4	Δ29.6%	**352.2**	235.9	116.3	49.3%	509.3	Δ157.1	Δ30.8%
Others**	**Δ765.0**	Δ758.4	Δ6.6	n.a.	**Δ406.1**	Δ358.9	Δ47.3	n.a.	Δ395.9	Δ10.3	n.a.

SG&A Expenses Details											
Salary & Employee Benefits	**1,123.4**	1,100.9	22.5	2.0%	**563.7**	559.6	4.1	0.7%	549.2	14.5	2.6%
D&A	**278.4**	280.3	Δ1.9	Δ0.7%	**134.8**	143.6	Δ8.8	Δ6.2%	140.1	Δ5.4	Δ3.8%
Other Expenses	**557.5**	478.5	78.9	16.5%	**317.1**	240.3	76.8	31.9%	264.5	52.6	19.9%

* Net income in controlling interest
** Including contribution expenses and deposit insurance premium

Shinhan

Appendix_ ④ Shinhan Card Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	2Q25	Q/Q	Q/Q %
Operating Revenue	**3,285.7**	**3,235.7**	**49.9**	**1.5%**	**1,579.6**	**1,706.1**	**Δ126.5**	**Δ7.4%**	**1,760.3**	**Δ180.7**	**Δ10.3%**
Card Business	**1,691.6**	1,634.9	56.6	3.5%	**856.9**	834.7	22.1	2.7%	839.0	17.9	2.1%
Installment Finance	**140.4**	137.1	3.3	2.4%	**70.0**	70.4	Δ0.5	Δ0.6%	69.6	0.4	0.5%
Lease	**356.6**	385.8	Δ29.2	Δ7.6%	**173.9**	182.7	Δ8.8	Δ4.8%	189.5	Δ15.6	Δ8.2%
Others	**1,097.1**	1,077.9	19.2	1.8%	**478.9**	618.3	Δ139.4	Δ22.5%	662.3	Δ183.4	Δ27.7%
Interest Expense	**559.2**	553.1	6.1	1.1%	**283.8**	275.4	8.5	3.1%	279.2	4.6	1.7%
SG&A Expenses	**428.4**	395.1	33.2	8.4%	**206.8**	221.6	Δ14.8	Δ6.7%	201.7	5.1	2.5%
Commissions & Other Expenses	**1,491.1**	1,457.3	33.8	2.3%	**671.9**	819.2	Δ147.3	Δ18.0%	885.5	Δ213.6	Δ24.1%
Provision for credit losses	**472.1**	509.7	Δ37.6	Δ7.4%	**234.7**	237.4	Δ2.6	Δ1.1%	254.0	Δ19.3	Δ7.6%
Income Tax	**79.2**	71.2	8.0	11.2%	**43.2**	36.0	7.3	20.2%	27.6	15.7	56.9%
Net Income*	**253.4**	**246.6**	**6.8**	**2.8%**	**138.0**	**115.4**	**22.5**	**19.5%**	**110.9**	**27.0**	**24.4%**

* Net income in controlling interest

Shinhan

Appendix_ ⑤ Shinhan Securities Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	2Q25	Q/Q	Q/Q %
Operating Revenue	**1,474.1**	**836.0**	**638.1**	**76.3%**	**772.6**	**701.5**	**71.1**	**10.1%**	**467.1**	**305.4**	**65.4%**
Fee & Commission	**935.4**	392.0	543.3	138.6%	**527.9**	407.4	120.5	29.6%	199.6	328.4	164.5%
Brokerage fees	**677.9**	206.4	471.5	228.5%	**384.4**	293.5	90.8	30.9%	113.5	270.9	238.6%
Financial Product fees	**85.7**	33.1	52.6	159.3%	**57.4**	28.3	29.1	103.1%	16.5	40.9	248.6%
Investment Banking	**73.4**	98.1	Δ24.7	Δ25.2%	**30.8**	42.6	Δ11.8	Δ27.7%	42.1	Δ11.2	Δ26.7%
Others	**98.4**	54.5	43.8	80.4%	**55.3**	43.0	12.3	28.6%	27.5	27.8	101.1%
Proprietary Trading	**235.4**	**150.6**	**84.8**	**56.3%**	**73.0**	**162.3**	**Δ89.3**	**Δ55.0%**	**106.6**	**Δ33.6**	**Δ31.5%**
Others	**303.3**	**293.4**	**9.9**	**3.4%**	**171.6**	**131.7**	**39.8**	**30.2%**	**160.9**	**10.6**	**6.6%**
Operating Expenses	**725.7**	517.5	208.2	40.2%	**410.6**	315.1	95.5	30.3%	266.3	144.3	54.2%
SG&A Expenses	**547.7**	391.9	155.8	39.8%	**303.0**	244.8	58.2	23.8%	195.8	107.2	54.7%
Commission Expenses	**166.7**	79.2	87.4	110.4%	**96.3**	70.4	25.9	36.8%	37.6	58.7	156.3%
Provisioning for Credit Losses	**11.3**	46.4	Δ35.1	Δ75.6%	**11.4**	Δ0.0	11.4	n.a.	32.9	Δ21.5	Δ65.5%
Operating Income	**748.4**	318.5	429.9	135.0%	**362.0**	386.4	Δ24.4	Δ6.3%	200.9	161.1	80.2%
Non-Operating Income	**43.0**	28.0	15.0	53.5%	**44.1**	Δ1.0	45.1	n.a.	2.4	41.7	1,774.6%
Net Income	**577.7**	**258.9**	**318.8**	**123.1%**	**289.3**	**288.4**	**0.9**	**0.3%**	**151.0**	**138.3**	**91.6%**

Shinhan

Appendix_ ⑥ Shinhan Life Insurance Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	2Q25	Q/Q	Q/Q %
APE*	**722.9**	**687.0**	**35.8**	**5.2%**	**366.5**	**356.4**	**10.1**	**2.8%**	**329.4**	**37.1**	**11.3%**
Protection	**583.4**	625.6	Δ42.2	Δ6.7%	**285.6**	297.8	Δ12.2	Δ4.1%	292.5	Δ6.9	Δ2.4%
Savings, Annuities	**139.4**	61.4	78.0	126.9%	**80.9**	58.5	22.4	38.2%	36.9	44.0	119.5%
Net Income	**290.6**	**344.3**	**Δ53.7**	**Δ15.6%**	**187.5**	**103.1**	**84.3**	**81.8%**	**179.2**	**8.3**	**4.6%**

* Annual Premium Equivalent
** Based on annualized figures

(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %
Total Assets	**59,389.1**	**59,661.5**	**Δ272.4**	**Δ0.5%**	**58,048.0**	**1,341.1**	**2.3%**
General Account Assets	49,440.9	52,068.6	Δ2,627.7	Δ5.0%	50,101.9	Δ661.1	Δ1.3%
Separate Account Assets	9,948.2	7,592.9	2,355.3	31.0%	7,946.0	2,002.2	25.2%
Liabilities	**52,155.7**	**53,455.1**	**Δ1,299.4**	**Δ2.4%**	**51,529.8**	**626.0**	**1.2%**
Contractual Service Margin(CSM)*	7,914.7	7,554.9	359.8	4.8%	7,724.9	189.8	2.5%
Equity	**7,233.3**	**6,206.4**	**1,026.9**	**16.5%**	**6,518.2**	**715.2**	**11.0%**
K-ICS Ratio**	**211.6%**	206.0%	5.6%p		201.1%	10.5%p	

* Contractual Service Margin
** K-ICS is a preliminary estimate

Appendix_ ⑦ Shinhan Capital Income

(Wbn)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	2Q25	Q/Q	Q/Q %
Operating Income before Expenses	**205.5**	**199.1**	**6.4**	**3.2%**	**67.2**	**138.3**	**Δ71.1**	**Δ51.4%**	**123.7**	**Δ56.5**	**Δ45.7%**
Interest Income	**225.4**	234.7	Δ9.3	Δ4.0%	**112.9**	112.5	0.4	0.4%	116.1	Δ3.1	Δ2.7%
Non-interest Income	**465.9**	372.3	93.6	25.1%	**160.7**	305.2	Δ144.5	Δ47.3%	206.8	Δ46.1	Δ22.3%
Securities	**341.0**	293.3	47.7	16.3%	**122.2**	218.8	Δ96.6	Δ44.1%	141.6	Δ19.4	Δ13.7%
Others	**124.9**	79.0	45.9	58.1%	**38.5**	86.4	Δ47.9	Δ55.4%	65.3	Δ26.7	Δ41.0%
Interest Expense	**171.9**	185.2	Δ13.3	Δ7.2%	**87.7**	84.2	3.5	4.2%	92.1	Δ4.4	Δ4.8%
Non-interest Expense	**313.9**	222.7	91.3	41.0%	**118.7**	195.2	Δ76.4	Δ39.2%	107.1	11.7	10.9%
Securities	**207.8**	159.1	48.6	30.6%	**92.9**	114.8	Δ21.9	Δ19.1%	55.6	37.3	67.1%
Others	**106.1**	63.5	42.6	67.1%	**25.8**	80.3	Δ54.5	Δ67.9%	51.5	Δ25.7	Δ49.9%
SG&A Expenses	**32.6**	31.5	1.1	3.5%	**18.0**	14.6	3.4	23.6%	18.0	0.0	0.0%
Operating Income	**172.9**	167.6	5.3	3.2%	**49.2**	123.7	Δ74.6	Δ60.3%	105.7	Δ56.5	Δ53.5%
Non-operating Income	**Δ1.6**	Δ1.2	Δ0.4	n.a.	**Δ1.6**	Δ0.0	Δ1.5	n.a.	Δ1.2	Δ0.4	n.a.
Provision for Credit Losses	**55.3**	86.3	Δ31.0	Δ35.9%	**5.9**	49.4	Δ43.4	Δ88.0%	62.4	Δ56.4	Δ90.5%
Net Income	**94.7**	**63.9**	**30.8**	**48.1%**	**32.9**	**61.8**	**Δ28.9**	**Δ46.8%**	**32.6**	**0.3**	**0.9%**

Shinhan

Appendix_ ⑧ Shinhan Bank Loans & Deposits

(Wbn)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %	2026.06 Weight %
Loans in KRW	**340,339.8**	**334,216.2**	**6,123.6**	**1.8%**	**338,822.7**	**1,517.1**	**0.4%**	**100.0%**
Retail	**147,206.3**	146,410.6	795.7	0.5%	**145,467.5**	1,738.8	1.2%	43.3%
Mortgage	**74,465.0**	74,187.5	277.5	0.4%	**73,673.1**	791.9	1.1%	21.9%
Others*	**72,741.3**	72,223.2	518.2	0.7%	**71,794.4**	947.0	1.3%	21.4%
Corporate	**193,133.5**	187,805.6	5,327.9	2.8%	**193,355.2**	Δ221.7	Δ0.1%	56.7%
SME	**147,659.7**	145,098.1	2,561.6	1.8%	**148,049.7**	Δ390.0	Δ0.3%	43.4%
(SOHO)	**71,486.4**	71,098.0	388.4	0.5%	**71,622.9**	Δ136.5	Δ0.2%	21.0%
Large Corporate, etc.	**45,513.6**	42,696.7	2,816.9	6.6%	**45,293.1**	220.5	0.5%	13.4%
Loans in FX	**22,643.7**	**18,636.7**	**4,007.1**	**21.5%**	**21,525.5**	**1,118.2**	**5.2%**	
Total Deposits	**354,903.5**	**339,093.0**	**15,810.6**	**4.7%**	**350,521.1**	**4,382.4**	**1.3%**	**100.0%**
Low cost Deposits	**153,968.6**	145,268.9	8,699.7	6.0%	**149,636.4**	4,332.3	2.9%	43.4%
Time Savings	**200,934.9**	193,824.0	7,110.9	3.7%	**200,884.8**	50.2	0.0%	56.6%
Time Deposits	**190,633.7**	183,319.7	7,314.0	4.0%	**190,519.4**	114.4	0.1%	53.7%
Accumulative, etc.	**10,301.2**	10,504.3	Δ203.2	Δ1.9%	**10,365.4**	Δ64.2	Δ0.6%	2.9%
Certificate of Deposits	**17,828.2**	**15,076.3**	**2,751.9**	**18.3%**	**14,456.0**	**3,372.2**	**23.3%**	
Debentures in KRW	**27,005.2**	**30,822.8**	**Δ3,817.6**	**Δ12.4%**	**27,436.1**	**Δ430.9**	**Δ1.4%**	
Loan to Deposit Ratio**	**92.2%**	96.0%	Δ3.8%p		93.6%	Δ1.3%p		

* Includes Jeonse loans, Secured and Unsecured loans, and etc.

** Based on monthly average balance, excluding CD

Shinhan

Appendix_ ⑨ Shinhan Bank Loans (Retail & Large Corporates)

(Wbn)	2026.06	Weight %	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %	Delinquency Rate 2025.06	Delinquency Rate 2025.09	Delinquency Rate 2025.12	Delinquency Rate 2026.03	Delinquency Rate 2026.06
Mortgage Loans	**74,465.0**	50.6%	74,187.5	277.5	0.4%	73,673.1	791.9	1.1%	0.21%	0.20%	0.18%	0.18%	**0.19%**
Personal Loans	**72,741.3**	49.4%	72,223.2	518.2	0.7%	71,794.4	947.0	1.3%	0.29%	0.25%	0.26%	0.28%	**0.28%**
High credit unsecured	**15,110.1**	10.3%	15,066.0	44.1	0.3%	14,719.1	391.0	2.7%					
Secured(Deposits, etc.)	**5,296.1**	3.6%	5,332.9	Δ36.8	Δ0.7%	5,263.2	32.9	0.6%					
Jeonse Loans	**29,684.2**	20.2%	31,016.6	Δ1,332.5	Δ4.3%	30,078.4	Δ394.2	Δ1.3%					
Others*	**22,651.0**	15.4%	20,807.7	1,843.3	8.9%	21,733.7	917.3	4.2%					
Retail Loan Total	**147,206.3**	**100.0%**	**146,410.6**	**795.7**	**0.5%**	**145,467.5**	**1,738.8**	**1.2%**	**0.27%**	**0.25%**	**0.24%**	**0.25%**	**0.25%**
Mortgage loan LTV (%)	**50.7%**		51.2%	Δ0.5%p		50.9%	Δ0.2%						

Note) Proportion of collateralized loan as end of June 2026 is 81% (Real estate 53%, Guarantee 27%, Others 1%), unsecured loan 19%
* Group loans, unsecured loans, etc.

(Wbn)	2026.06	Weight %	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %	Delinquency Rate 2025.06	Delinquency Rate 2025.09	Delinquency Rate 2025.12	Delinquency Rate 2026.03	Delinquency Rate 2026.06
Large Corporate Loans**	**40,557.9**	**100.0%**	**37,470.9**	**3,087.0**	**8.2%**	**40,216.7**	**341.2**	**0.8%**	**0.12%**	**0.11%**	**0.05%**	**0.04%**	**0.09%**
Manufacturing	**17,979.3**	44.3%	16,165.8	1,813.5	11.2%	17,806.5	172.8	1.0%	0.08%	0.02%	0.02%	0.00%	**0.04%**
Oil Refinery, Chemical	**4,339.2**	10.7%	4,208.3	130.9	3.1%	4,188.2	151.0	3.6%	-	-	-	-	**-**
Metal Production	**641.3**	1.6%	600.6	40.7	6.8%	731.9	Δ90.6	Δ12.4%	-	-	-	-	**-**
Auto	**2,342.0**	5.8%	2,254.6	87.5	3.9%	2,336.3	5.8	0.2%	-	-	-	0.03%	**0.27%**
Financials and Insurance	**7,210.6**	17.8%	7,199.9	10.7	0.1%	7,334.7	Δ124.1	Δ1.7%	0.27%	0.44%	0.12%	0.11%	**0.27%**
Construction	**728.4**	1.8%	1,310.2	Δ581.9	Δ44.4%	623.3	105.1	16.9%	2.11%	0.73%	0.40%	0.86%	**0.73%**
Real Estate & Renting	**3,158.2**	7.8%	1,813.6	1,344.5	74.1%	3,296.9	Δ138.7	Δ4.2%	-	-	-	-	**-**
Wholesalers & Retailers	**3,838.2**	9.5%	3,642.7	195.6	5.4%	3,754.6	83.7	2.2%	-	-	-	-	**0.09%**
Hotel & Restaurants	**858.1**	2.1%	1,036.7	Δ178.5	Δ17.2%	1,005.4	Δ147.3	Δ14.6%	-	-	-	-	**-**

** Large Corporates exclude government agencies and others, and total Large Corporate Loans include unused credit lines and others
The sum of the sub-sector loans does not equal the Large Corporates Loans as only the major sub-sectors are shown in the table

Shinhan

Appendix_ ⑨ Shinhan Bank Loans (SME)

(Wbn)	2026.06	Weight %	2025.12			2026.03			Delinquency Rate				
				YTD	YTD %		QoQ	QoQ %	2025.06	2025.09	2025.12	2026.03	2026.06
SME Total	**147,668.1**	**100.0%**	**145,107.8**	**2,560.3**	**1.8%**	**148,058.7**	**Δ390.6**	**Δ0.3%**	**0.46%**	**0.45%**	**0.42%**	**0.46%**	**0.49%**
SOHO	**71,477.7**	48.4%	71,090.4	387.4	**0.5%**	71,614.1	Δ136.3	Δ0.2%	0.46%	0.46%	0.41%	0.48%	**0.47%**
Audited SME	**33,081.2**	22.4%	30,892.4	2,188.8	**7.1%**	32,117.4	963.8	3.0%	0.18%	0.22%	0.28%	0.34%	**0.51%**
Unaudited SME	**43,109.2**	29.2%	43,125.0	Δ15.9	**Δ0.0%**	44,327.2	Δ1,218.0	Δ2.7%	0.65%	0.61%	0.53%	0.51%	**0.51%**
By Sectors													
SME Total	**147,668.1**	**100.0%**	**145,107.8**	**2,560.3**	**1.8%**	**148,058.7**	**Δ390.6**	**Δ0.3%**	**0.46%**	**0.45%**	**0.42%**	**0.46%**	**0.49%**
Manufacturing	**35,207.2**	23.8%	34,188.0	1,019.2	**3.0%**	35,203.3	3.8	0.0%	0.44%	0.49%	0.43%	0.39%	**0.56%**
Construction	**3,058.5**	2.1%	2,948.7	109.7	**3.7%**	3,067.4	Δ8.9	Δ0.3%	0.66%	1.20%	1.01%	1.02%	**0.76%**
Real Estate & Renting	**47,324.7**	32.0%	46,854.9	469.8	**1.0%**	47,475.1	Δ150.4	Δ0.3%	0.23%	0.24%	0.22%	0.22%	**0.30%**
Wholesalers & Retailers	**23,110.4**	15.7%	22,645.5	464.9	**2.1%**	23,058.4	52.0	0.2%	0.64%	0.57%	0.54%	0.61%	**0.61%**
Accommodations & Restaurants	**8,489.3**	5.7%	8,428.6	60.7	**0.7%**	8,529.5	Δ40.2	Δ0.5%	0.66%	0.67%	0.67%	0.66%	**0.56%**
Others	**30,478.0**	20.6%	30,042.1	436.0	**1.5%**	30,724.9	Δ246.8	Δ0.8%					
SOHO	**71,477.7**	**100.0%**	**71,090.4**	**387.4**	**0.5%**	**71,614.1**	**Δ136.3**	**Δ0.2%**	**0.46%**	**0.46%**	**0.41%**	**0.48%**	**0.47%**
Manufacturing	**8,319.8**	11.6%	8,203.8	115.9	**1.4%**	8,315.2	4.6	0.1%	0.54%	0.58%	0.37%	0.43%	**0.44%**
Construction	**803.2**	1.1%	785.5	17.7	**2.3%**	793.2	10.0	1.3%	0.77%	2.03%	1.59%	1.16%	**1.22%**
Real Estate & Renting	**31,607.6**	44.2%	31,801.6	Δ194.0	**Δ0.6%**	31,850.9	Δ243.3	Δ0.8%	0.18%	0.20%	0.19%	0.24%	**0.31%**
Wholesalers & Retailers	**11,115.3**	15.6%	10,989.8	125.5	**1.1%**	11,074.5	40.7	0.4%	0.76%	0.67%	0.65%	0.78%	**0.69%**
Accommodations & Restaurants	**6,842.9**	9.6%	6,791.7	51.2	**0.8%**	6,852.3	Δ9.4	Δ0.1%	0.73%	0.68%	0.79%	0.77%	**0.64%**
Others	**12,789.0**	17.9%	12,518.0	271.1	**2.2%**	12,728.1	61.0	0.5%					

Note) Proportion of Collateralized SME loans as end of June 2026: 85% (Real Estate 69%, Guarantee 10%, Deposits and others 6%)
Proportion of Collateralized SOHO loans as end of June 2026: 91% (Real Estate 80%, Guarantee 9%, Deposits and others 2%)

Shinhan

Appendix_ ⑩ Shinhan Card Assets and Funding

(Wbn, %)	2026.06	2025.12	YTD	YTD %	2026.03	QoQ	QoQ %	2026.06 Weight %
Earning Assets	**39,342.3**	**39,206.2**	**136.1**	**0.3%**	**38,703.4**	**639.0**	**1.7%**	**100.0%**
Credit Purchase	**19,188.3**	18,907.5	280.8	**1.5%**	18,702.6	485.6	2.6%	48.8%
Cash Advances	**1,419.2**	1,366.9	52.3	**3.8%**	1,373.6	45.5	3.3%	3.6%
Card Loan	**8,190.6**	8,107.8	82.8	**1.0%**	8,158.4	32.2	0.4%	20.8%
Installment Finance	**3,449.6**	3,620.3	Δ170.7	**Δ4.7%**	3,501.4	Δ51.8	Δ1.5%	8.8%
Loan Assets	**3,084.6**	3,174.5	Δ90.0	**Δ2.8%**	2,996.3	88.3	2.9%	7.8%
Lease	**4,010.2**	4,029.3	Δ19.1	**Δ0.5%**	3,971.0	39.2	1.0%	10.2%
Total Funding	**29,368.8**	**29,268.2**	**100.6**	**0.3%**	**28,699.1**	**669.7**	**2.3%**	**100.0%**
Debentures	**20,802.5**	20,970.2	Δ167.7	**Δ0.8%**	20,326.9	475.6	2.3%	70.8%
ABS	**3,428.8**	3,187.3	241.5	**7.6%**	3,520.6	Δ91.8	Δ2.6%	11.7%
CP	**2,975.0**	2,605.0	370.0	**14.2%**	2,560.0	415.0	16.2%	10.1%
Others	**2,162.5**	2,505.7	Δ343.3	**Δ13.7%**	2,291.6	Δ129.2	Δ5.6%	7.4%

(Wbn, %)	1H26	1H25	YoY	YoY %	2Q26	1Q26	QoQ	QoQ %	1H26 Weight %
Transaction Volume	**123,409.6**	**114,650.8**	**8,758.8**	**7.6%**	**63,095.8**	**60,313.8**	**2,782.0**	**4.6%**	**100.0%**
Lump-sum	**97,048.8**	87,390.4	9,658.4	**11.1%**	49,806.7	47,242.1	2,564.6	5.4%	78.6%
(Debit Card)	**16,106.9**	15,141.5	965.5	**6.4%**	8,307.1	7,799.8	507.2	6.5%	13.1%
Installment Purchase	**13,376.6**	13,315.1	61.5	**0.5%**	6,678.3	6,698.3	Δ20.0	Δ0.3%	10.8%
Cash Advance	**5,866.2**	6,254.8	Δ388.6	**Δ6.2%**	2,974.1	2,892.1	82.0	2.8%	4.8%
Card Loan	**4,312.6**	4,546.9	Δ234.3	**Δ5.2%**	2,100.5	2,212.1	Δ111.6	Δ5.0%	3.5%
Others	**2,805.4**	3,143.6	Δ338.2	**Δ10.8%**	1,536.1	1,269.3	266.9	21.0%	2.3%

Disclaimer

This material has been prepared to enhance comparability:

- It has been prepared in accordance with Korean adopted International Financial Reporting Standards (K-IFRS). As the external auditor's review for Q2 2026 has not yet been completed, the figures may be subject to change.

- This material contains "forward-looking information." This refers to matters related to future events rather than past ones, meaning the company's expected future business conditions and financial results – expressed through terms like "expected," "forecast," "plan," "anticipate," (e), (p), and similar words. Such "forward-looking information" is subject to change due to future changes in the business environment and inherently involves uncertainty; as a result, actual future performance may differ materially from what is stated or implied in this "forward-looking information." Future outlooks are also based on current market conditions and the company's business direction, and may vary depending on future changes in the market environment and strategy adjustments. Please note this. Under no circumstances may this material be used as evidence for establishing legal liability related to investment outcomes.

- Some individual amounts and totals may differ due to rounding numbers.

Disclaimer

Notes on ‘Digital, Digital to Value’ (p.14)

Note1) SFG Gross MAU’ is the sum of the MAU of Shinhan’s financial platforms and the MAU of Shinhan’s non-financial platforms. The MAU figures are based on managed data.

* The MAU figures for financial platform represent the sum of MAUs of the following apps (duplicates included):

- *Super SOL*, *SOL BIZ* (Shinhan Bank), *SOL Pay* (Shinhan Card), *SOL Securities* (Shinhan Securities), *SOL Life* (Shinhan Life), *JBANK* (Jeju Bank), and *SOL Savings Bank* (Shinhan Savings Bank)

* The MAU figures for non-financial platform represent the sum of MAUs of the following apps (duplicates included):

- *Ddangyo* (Delivery), HeyYoung Campus (Life)

Note2) Digital Operating Profit before Expenses’ refers to profit made from the digital channels of Shinhan Bank, Shinhan Card and Shinhan Securities

* Digital channels refer to internet and mobile banking, as well as financial platforms of Shinhan Bank, Shinhan Card, and Shinhan Securities, including *Super SOL*, *SOL Pay*, and *SOL Securities*

Note3) The Digital Cost Efficiency is sum of costs saved in Front, Middle, and Back offices. Please refer to below for calculation details

	Definition	Calculation
Front	Shifting customer channels to low-cost channels (Financial services offered via digital means, etc.)	Front = Total # of offered services (on+offline) X Digital coverage X Reduced cost per task
Middle	Innovating offline customer experience (Digitized forms, etc.)	Middle = Total # of offered digital services X Reduced work time per task X Average wage
Back	Streamlining back office operations (AI Contact Center(AICC), Robotic Process Automation(RPA), etc.)	Back(RPA) = Total RPA time X Average wage