Directly issued qualifying common share capital (and equivalent for non-joint stock companies)   plus related stock surphus   50,000   plus related stock surphus   50,000		Shinhan Bank Canada		(Unit: C\$1,000)	
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus  Retained earnings Accumulated other comprehensive income (and other reserves)  NA Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) Common Squity Tier I capital before regulatory adjustments  COmmon Equity Tier I capital regulatory adjustments  Common Equity Tier I capital regulatory adjustments  Common Equity Tier I Capital (CET1)  Total regulatory adjustments to Common Equity Tier I  Additional Tier I rational regulations and provide a counting standards  Directly issued qualifying Additional Tier I instruments plus related stock surplus  NA Directly issued qualifying Additional Tier I instruments plus related stock surplus  NA Directly issued capital instruments subject to phase our from Additional Tier I instruments and CET1 instruments or Common Equity Tier I  Additional Tier I instruments (and CET1 instruments or plus plus plus plus plus plus plus plus		Capital Disclosure as at June 30, 2014		Transitional	
Puts related stock surplus   S0,000		Common Equity Tier 1 capital: instruments and reserves			
Pour related stock surptus  Retained acamings  Accumulated other comprehensive income (and other reserves)  NA  Directly issued capital subject to phase out from CETI (only applicable to non-joint stock companies)  Common Share capital issued by subsidiaries and held by third parties (amount allowed in group CETI)  NA  CETI)  NA  CETI)  NA  Common Equity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital: regulatory adjustments  Common Equity Tier 1 Capital (CETI)  Additional Tier 1 capital: instruments  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  Additional Tier 1 capital instruments with the common Equity Tier 1  Additional Tier 1 capital instruments with the common Equity Tier 1  Additional Tier 1 capital instruments with the properties of the common Equity Tier 1  Additional Tier 1 instruments with the properties of the common Equity Tier 1  Additional Tier 1 instruments with the properties of the	1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies)	50,000		
Accumulated other comprehensive income (and other reserves)  Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common Equity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital regulatory adjustments  Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 capital instruments  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  NA  31 of which: classified as inhilities under applicable accounting standards  NA  32 of which: classified as linhilities under applicable accounting standards  NA  33 Directly issued capital instruments subject to phase or from Additional Tier 1  NA  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)  NA  Additional Tier 1 capital (TI1)  NA  Additional Tier 1 capital and Tier 1 capital: regulatory adjustments  NA  Total regulatory adjustments to Additional Tier 1 capital: NA  Additional Tier 1 capital (TI1)  NA  Total regulatory adjustments to Additional Tier 1 capital: NA  Additional Tier 1 capital (TI1)  NA  Tier 1 capital (TI 1 = CET1 + AT1)  Tier 2 capital: instruments and provisions  Tier 2 capital: instruments and provisions  NA  Tier 2 capital (TI 2 = CET1 + AT1)  NA  Tier 1 capital (TI 2 = CET1 + AT1)  NA  Tier 1 capital (TI 2 = CET1 + AT1)  NA  Tier 2 capital instruments and provisions  Tier 2 capital instruments and provisions  NA  Tier 2 capital ties with the additional Tier 1 capital (NA)  NA  Tier 2 capital ties with the additional Na  NA  Tier 2 capital ties with the additional Na  NA  Tier 2 capital (TI 2 = CET1 + AT1)  NA  Tier 3 = Capital (TI 2 = CET1 + AT1)  NA  Tier 4 = Capital (TI 2 = CET1 + AT1)  NA  Tier 5 = Capital (TI 2 = CET1 + AT1)  NA  Tier 6 = Capital (TI 2 = CET1 + AT1)  NA  Tier 1 = Capita	1	plus related stock surplus	30,000		
Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  COmmon Equity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Common Equity Tier 1 capital: regulatory adjustments  Some Common Equity Tier 1 Capital (CET1)  Additional Tier 1 capital instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  NA  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  NA  Directly issued capital instruments subject to phase our from Additional Tier 1  NA  Additional Tier 1 instruments and cert in instruments and included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  Additional Tier 1 instruments instead by additional Tier 1 capital: regulatory adjustments  Additional Tier 1 capital before regulatory adjustments  NA  Additional Tier 1 capital before regulatory adjustments  NA  Additional Tier 1 capital before regulatory adjustments  NA  Tier 1 capital (T1 = CET1 + AT1)  NA  Additional Tier 1 capital (AT1)  NA  Tier 1 capital (T2 = CET1 + AT1)  NA  Tier 1 capital (T3 = CET1 + AT1)  NA  Tier 2 capital instruments subject to phase out from Tier 2  NA  Tier 2 instruments and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Annount allowed in group Tier 2)  NA  Tier 2 capital all-in ad AT1 instruments provisions  Tier 2 capital to the regulatory adjustments  Tier 2 capital to the manual provisions  NA  Tier 2 capital (T2)  NA  Tier 2 capital (T2)  NA  Tier 2 capital to the manual provisions  NA  Tier 2 capital (T2)  Total regulatory adjustments to Tier 2 capital  NA  Tier 2 capital (T2)  Total regulatory adjustme	2	-	(6,102)		
Componies   NA	3	-	NA		
CETT)  Common Equity Tier I capital before regulatory adjustments  Common Equity Tier I capital: regulatory adjustments  Total regulatory adjustments to Common Equity Tier I  A3,898  A3,898  Total regulatory adjustments to Common Equity Tier I  Common Equity Tier I Capital (ECTI)  A3,898  Additional Tier I capital: instruments  Directly issued qualifying Additional Tier I instruments plus related stock surplus  NA  Directly issued qualifying Additional Tier I instruments plus related stock surplus  NA  Additional Tier I instruments and caroming standards  NA  Additional Tier I instruments and CETI instruments and Tier I  NA  Additional Tier I instruments on included in row 5) issued by  subsidiaries and held by third parties (amount allowed in group ATI)  NA  Additional Tier I capital there is abject to phase out  Additional Tier I capital equality adjustments  Total regulatory adjustments to Additional Tier I capital  Additional Tier I capital (ATI)  NA  Tier 1 capital (ATI)  NA  Tier 1 capital (ATI)  Tier 2 capital instruments and provisions  Tier 2 capital instruments subject to phase out from Tier 2  NA  Tier 2 instruments (and CETI and ATI instruments not included in rows 5 or 34) issued by  subsidiaries and held by third parties (amount allowed in group Tier 2)  NA  Tier 2 capital (ATI)  NA  Tier 2 capital instruments and provisions  Tier 2 capital instruments on the control of the contr	4		NA		
Common Equity Tier I capital before regulatory adjustments	5		NA		
Common Equity Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Common Equity Tier 1  Additional Tier 1 capital: instruments  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  NA  Of which: classified as liabilities under applicable accounting standards  NA  Additional Tier 1 instruments plus related stock surplus  NA  Additional Tier 1 instruments of uniformatical instruments surplus to the NA  Additional Tier 1 instruments is and cert from Additional Tier 1  NA  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by  NA  Additional Tier 1 instruments issued by subsidiaries and held by third partices (amount allowed in group AT1)  Additional Tier 1 capital there is a capital: regulatory adjustments  Additional Tier 1 capital Tier 1 capital regulatory adjustments  Additional Tier 1 capital Tier 1 capital Regulatory adjustments  Additional Tier 1 capital Tier 1 capital Regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital  Tier 1 capital (Tier 1 capital (Tier 1 capital)  NA  Additional Tier 1 capital (Tier 1 capital)  NA  Tier 2 capital (Tier 1 capital (Tier 1 capital)  NA  Tier 2 capital (Tier 1 capital (Tier 1 capital)  NA  Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third partices (Amount allowed in group Tier 2)  NA  Tier 2 capital (Tier 1 and AT1 instruments subject to phase out from Tier 2  NA  Tier 2 capital (Tier 1 and AT1 instruments and provisions  NA  Tier 2 capital (Tier 1 and AT1 instruments and in group Tier 2)  NA  Tier 2 capital (Tier 1 and AT1 instruments and in group Tier 2)  NA  Tier 2 capital (Tier 1 and AT1 instruments and in group Tier 2)  NA  Tier 2 capital (Tier 1 and AT1 instruments and in group Tier 2  NA  Tier 2 capital (Tier 1 and AT1 instruments and in group Tier 2  NA  Tier 2 capital (Tier 1 and AT1 and AT1 instruments and and tier and and tier and and tier and	6	,	43,898	43,898	
Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  NA  31 of which: classified as flushitities under applicable accounting standards  NA  32 of which: classified as liabilities under applicable accounting standards  NA  33 Directly issued capital instruments subject to phase our from Additional Tier 1  Additional Tier 1 instruments subject to phase out  NA  34 Additional Tier 1 capital before regulatory adjustments on included in row 5) issued by  subsidiaries and held by third parties (amount allowed in group AT1)  NA  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital regulatory adjustments  Additional Tier 1 capital fier 1 capital: regulatory adjustments  NA  Additional Tier 1 capital (AT1)  NA  Tier 1 capital Tier 1 capital (AT1)  NA  Tier 1 capital (T1 = CET1 + AT1)  NA  Tier 1 capital (T2 = Capital (T2 + AT1)  NA  Tier 2 capital: instruments plus related stock surplus  NA  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)  NA  Tier 2 capital instruments subject to phase out from Tier 2  NA  Tier 2 capital ownness  NA  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  NA  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  NA  Tier 2 capital regulatory adjustments or rice 2 capital  NA  Tier 2 capital regulatory adjustments or rice 2 capital  NA  Tier 2 capital regulatory adjustments or rice 2 capital  NA  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Capital ratios				- ,	
Common Equity Tier 1 Capital (CETT)	28		NA		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   NA	29		43,898	43,898	
31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase our from Additional Tier 1 NA 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) 35 of which: instruments issued by subsidiaries subject to phase out NA 36 Additional Tier 1 capital before regulatory adjustments 37 Additional Tier 1 capital before regulatory adjustments 38 Additional Tier 1 capital left apital: regulatory adjustments 39 Additional Tier 1 capital (AT1) 40 Additional Tier 1 capital (AT1) 41 NA 42 Tier 1 capital (T1 = CET1 + AT1) 43 NA 44 Additional Tier 1 capital (AT1) 45 Tier 2 capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier 2 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) 49 Of which: instruments issued by subsidiaries subject to phase out 50 Collective allowances 51 Tier 2 capital before regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital: regulatory adjustments 58 Tier 2 capital (T2) 59 Total capital (TC = T1 + T2) 59 Total capital (TC = T1 + T2) 50 Total capital (TC = T1 + T2) 50 Total capital (T1 = T1 + T2) 51 A3.898 52 Total capital (T2 is a percentage of risk weighted assets) 53 Total Capital (T3 is a percentage of risk weighted assets) 54 Common Equity Tier 1 (as a percentage of risk weighted assets) 55 Total capital all-in target ratio 70 Total capital all-in target ratio 71 Total capital all-in target ratio 72 Common Equity Tier 1 capital all-in target ratio 73 Total capital all-in target ratio 74 Total capital all-in target ratio 75 Total capital all-in target ratio 76 Common Equity Tier 1 capital all-in target r		Additional Tier 1 capital: instruments	·		
32  of which: classified as liabilities under applicable accounting standards 33  Directly issued capital instruments subject to phase our from Additional Tier 1  NA 34  Additional Tier 1 instruments from the indeed in row 5) issued by 35  subsidiaries and held by third parties (amount allowed in group AT1) 36  Additional Tier 1 capital telefore regulatory adjustments 37  NA 38  Additional Tier 1 capital telefore regulatory adjustments 38  Additional Tier 1 capital telefore regulatory adjustments 39  NA 40  Additional Tier 1 capital (T1) 40  NA 41  Additional Tier 1 capital (T1) 41  NA 42  Tier 1 capital (T1) 43  NA 44  Additional Tier 1 capital (T1) 45  Tier 1 capital (T1) 46  Directly issued qualifying Tier 2 instruments plus related stock surplus 47  Directly issued capital instruments subject to phase out from Tier 2 48  NA 49  Of which: instruments subject to phase out from Tier 2 49  NA 40  NA 40  NA 41  NA 42  NA 43  NA 44  NA 45  NA 46  NA 47  NA 48  NA 49  NA 40  NA 40  NA 40  NA 40  NA 40  NA 40  NA 41  NA 42  NA 43  NA 44  NA 45  NA 46  NA 47  NA 48  NA 49  NA 40  NA 40  NA 40  NA 40  NA 40  NA 41  NA 42  NA 43  NA 44  NA 45  NA 46  NA 47  NA 48  NA 49  NA 40  NA 40  NA 40  NA 40  NA 41  NA 41  NA 42  NA 43  NA 44  NA 45  NA 46  NA 47  NA 48  NA 49  NA 40  NA 41  NA 41  NA 42  NA 43  NA 44  NA 45  NA 46  NA 47  NA 48  NA 48  NA 49  NA 40  NA 41  NA 42  NA 43  NA 44  NA 44  NA 45  NA 46  NA 47  NA 48  NA 48  NA 49  NA 40  NA 41  NA 41  NA 42  NA 43  NA 44  NA 44  NA 45  NA 46  NA 47  NA 48  NA	30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA		
Directly issued capital instruments subject to phase our from Additional Tier 1   NA	31	of which: classified as equity under applicable accounting standards	NA		
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)  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  NA  Total regulatory adjustments to Additional Tier 1 capital  NA  Total regulatory adjustments to Additional Tier 1 capital  NA  Tier 1 capital (TI = CET1 + AT1)  A3.898  43.898  43.898  43.898  A3.898  A3.89	32		NA		
subsidiaries and held by third parties (amount allowed in group AT1)  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Tier 1 capital (AT1)  Additional Tier 1 capital: negulatory adjustments  Tier 1 capital (T1 = CET1 + AT1)  Asysss 43,898  Tier 2 capital: instruments and provisions  Tier 2 capital: instruments and provisions  NA  Directly issued qualifying Tier 2 instruments plus related stock surplus  NA  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)  Of which: instruments issued by subsidiaries subject to phase out  Fier 2 capital of which: instruments issued by subsidiaries subject to phase out  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital regulatory adjustments  Total regulatory adjustments to Tier 2 capital  NA  Total capital (T2)  NA  Total capital (T2)  NA  Total capital (T2)  Asyssssssssssssssssssssssssssssssssss	33		NA		
Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  1 Total regulatory adjustments to Additional Tier 1 capital  Additional Tier 1 capital (AT1)  NA  1 Additional Tier 1 capital (AT1)  NA  Directly issued qualifying Tier 2 instruments plus related stock surplus  Directly issued capital instruments subject to phase out from Tier 2  NA  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)  NA  O collective allowances  Tier 2 capital issued will before regulatory adjustments  Tier 2 capital is regulatory adjustments  Tier 2 capital (Te = Ti + T2)  Total regulatory adjustments to Tier 2 capital  NA  Tier 2 capital (Te = T1 + T2)  Total capital (Te = T1 + T2)  Total risk weighted assets  Capital ratios  Capital ratios  Capital ratios  Capital is a percentage of risk weighted assets)  OSET all-in target  Common Equity Tier 1 (as a percentage of risk weighted assets)  Common Equity Tier 1 capital all-in target ratio  OSET all-in target  Capital instruments subject to phase out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  NA  Current cap on CET1 instruments subject to phase out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	34	· · · · · · · · · · · · · · · · · · ·	NA		
Additional Tier 1 capital: regulatory adjustments  43	35	of which: instruments issued by subsidiaries subject to phase out	NA		
Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)  Tier 1 capital (T1 = CET1 + AT1)  Tier 2 capital: instruments and provisions  Tier 2 capital: instruments and provisions  Tier 2 capital: instruments and provisions  NA  Directly issued qualifying Tier 2 instruments plus related stock surplus  NA  Directly issued capital instruments subject to phase out from Tier 2  NA  Subsidiaries and held by third parties (Amount allowed in group Tier 2)  Of which: instruments issued by subsidiaries subject to phase out  NA  Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital (T2)  NA  Tier 2 capital (T2)  NA  Total capital (TC = T1 + T2)  A3,898  43,898  43,898  60  Total risk weighted assets  Capital ratios  Capital ratios  Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)  Common Equity Tier 1 (as a percentage of risk weighted assets)  Common Equity Tier 1 capital all-in target ratio  Total capital (In target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  80  Current cap on CET1 instruments subject to phase out arrangements  NA  NA  NA  NA  NA  SI Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA	36	Additional Tier 1 capital before regulatory adjustments	NA		
44 Additional Tier I capital (ATI) 45 Tier I capital (TI = CET1 + ATI) 43,898 43,898 43,898  43,898 43,898  43,898 43,898  43,898 43,898 43,898 43,898  46 Directly issued qualifying Tier 2 instruments plus related stock surplus ATI Directly issued capital instruments subject to phase out from Tier 2 NA  Tier 2 instruments (and CETI and ATI instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) NA  50 Collective allowances NA  51 Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments NA  57 Total regulatory adjustments to Tier 2 capital NA  58 Tier 2 capital (T2) NA  59 Total capital (TC = T1 + T2) 43,898 43,898 60 Total risk weighted assets Capital ratios  61 Common Equity Tier 1 (as a percentage of risk weighted assets) 20,76% 20,76% 20,76% 20,76% 20,76% 20,76% 20,76% 70 Tier 1 capital all-in target ratio 7,00% 71 Total capital all-in target ratio Capital instruments subject to phase out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  80 Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) NA  83 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) NA		Additional Tier 1 capital: regulatory adjustments			
Tier 1 capital (T1 = CET1 + AT1)  Tier 2 capital: instruments and provisions  Tier 2 capital: instruments and provisions  NA  Directly issued qualifying Tier 2 instruments plus related stock surplus  NA  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)  NA  Ordicative allowances  Tier 2 capital before regulatory adjustments  Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital (T2)  NA  Tier 2 capital (T2)  NA  Total regulatory adjustments to Tier 2 capital  NA  Tier 1 capital (T2 = T1 + T2)  A3.898  43.898  60 Total risk weighted assets  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Capital (as a percentage of risk weighted assets)  Done Gommon Equity Tier 1 (as a percentage of risk weighted assets)  OSFI all-in target  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  NA  NA  NA  Amount excluded from CET1 instruments subject to phase out arrangements  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	43	Total regulatory adjustments to Additional Tier 1 capital	NA		
Tier 2 capital: instruments and provisions  MA  Directly issued qualifying Tier 2 instruments plus related stock surplus  NA  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)  NA  Subsidiaries and held by third parties (Amount allowed in group Tier 2)  MA  Tier 2 instruments issued by subsidiaries subject to phase out  NA  SO Collective allowances  NA  Tier 2 capital before regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capital (T2)  NA  Total regulatory adjustments to Tier 2 capital  NA  Total capital (TC = T1 + T2)  A3,898  A3,898  A3,898  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Capital (as a percentage of risk weighted assets)  20,76%  20,76%  20,76%  20,76%  20,76%  20,76%  Total Capital (as a percentage of risk weighted assets)  20,76%  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA	44		NA		
Directly issued qualifying Tier 2 instruments plus related stock surplus  NA Directly issued capital instruments subject to phase out from Tier 2  NA 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)  NA  NA  Collective allowances  NA  Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  NA  Tier 2 capital (T2)  NA  Total regulatory adjustments to Tier 2 capital  NA  Total rapital (TC = T1 + T2)  Capital ratios  Capital ratios  Tier 1 (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  NA  NA  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  NA  NA  NA  NA  NA  Tier 2 capital visual	45	Tier 1 capital (T1 = CET1 + AT1)	43,898	43,898	
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)  A price 2 instruments instruments in the price (Amount allowed in group Tier 2)  A price 3 instruments instruments issued by subsidiaries subject to phase out  NA price 2 capital before regulatory adjustments  Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital (T2)  NA price 2 capital (T2)  Total regulatory adjustments to Tier 2 capital  NA price 2 capital (T2)  Total capital (TC = T1 + T2)  A3,898  A3,898  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Tier 1 (as a percentage of risk weighted assets)  Done 20,76%  20,76%  20,76%  20,76%  20,76%  20,76%  Common Equity Tier 1 (as a bercentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total capital all-in					
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)  49					
subsidiaries and held by third parties (Amount allowed in group Tier 2)  49	47		NA		
49 of which: instruments issued by subsidiaries subject to phase out NA 50 Collective allowances NA 51 Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  57 Total regulatory adjustments to Tier 2 capital NA 58 Tier 2 capital (T2) NA 59 Total capital (TC = T1 + T2) 43,898 43,898 60 Total risk weighted assets Capital ratios  Capital ratios  Capital ratios  Capital ratios  10 Tier 1 (as a percentage of risk weighted assets) 20,76% 20,7	48		NA		
Tier 2 capital before regulatory adjustments   NA	40		NTA		
Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital (T2)  NA  Total capital (T2 = T1 + T2)  NA  Total risk weighted assets  Capital ratios  Capital ratios  Capital ratios  Capital (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  CSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA					
Tier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  NA  Tier 2 capital (T2)  NA  Total capital (TC = T1 + T2)  A3,898  A3,898  Total capital (TC = T1 + T2)  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Tier 1 (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  (only applicable to phase out arrangements  (only applicable to phase out arrangements  (only applicable from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA					
Total regulatory adjustments to Tier 2 capital  NA  Tier 2 capital (T2)  NA  Total capital (TC = T1 + T2)  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Tier 1 (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total Capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA	51		NA		
Tier 2 capital (T2)  Total capital (TC = T1 + T2)  Capital ratios  Capital ratios  Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)  Common Equity Tier 1 (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Total capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA	57		NΑ		
Total capital (TC = T1 + T2)  Total risk weighted assets  Capital ratios  Cammon Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Total Capital all-in target ratio  Tier 1 capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA					
Capital ratios  Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA				43 898	
Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)  Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Common Equity (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Current cap on AT1 instruments subject to phase out arrangements  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA		-			
61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total Capital (as a percentage of risk weighted assets)  COSFI all-in target  69 Common Equity Tier 1 capital all-in target ratio  70 Tier 1 capital all-in target ratio  71 Total capital all-in target ratio  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2013 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  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA					
62       Tier 1 (as a percentage of risk weighted assets)       20.76%       20.76%         63       Total Capital (as a percentage of risk weighted assets)       20.76%       20.76%         OSFI all-in target         69       Common Equity Tier 1 capital all-in target ratio       7.00%         70       Tier 1 capital all-in target ratio       7.00%         Capital instruments subject to phase-out arrangements	61		20.76%	20.76%	
Total Capital (as a percentage of risk weighted assets)  OSFI all-in target  Common Equity Tier 1 capital all-in target ratio  7.00%  Tier 1 capital all-in target ratio  7.00%  Total capital all-in target ratio  7.00%  Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  NA  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  NA  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA  NA  NA  NA					
69 Common Equity Tier 1 capital all-in target ratio 7.00% 70 Tier 1 capital all-in target ratio 7.00% 71 Total capital all-in target ratio 7.00%  **Capital instruments subject to phase-out arrangements** **(only applicable between 1 Jan 2013 and 1 Jan 2022)*  80 Current cap on CET1 instruments subject to phase out arrangements NA  81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) NA  82 Current cap on AT1 instruments subject to phase out arrangements NA  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA					
69 Common Equity Tier 1 capital all-in target ratio 7.00% 70 Tier 1 capital all-in target ratio 7.00% 71 Total capital all-in target ratio 7.00%  Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  80 Current cap on CET1 instruments subject to phase out arrangements NA 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) NA 82 Current cap on AT1 instruments subject to phase out arrangements NA 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA					
7.00%  Capital all-in target ratio  Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  80 Current cap on CET1 instruments subject to phase out arrangements NA  81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) NA  82 Current cap on AT1 instruments subject to phase out arrangements NA  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA	69		7.00%		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)  80 Current cap on CET1 instruments subject to phase out arrangements NA 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) NA 82 Current cap on AT1 instruments subject to phase out arrangements NA 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA	70		7.00%		
(only applicable between 1 Jan 2013 and 1 Jan 2022)         80       Current cap on CET1 instruments subject to phase out arrangements       NA         81       Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)       NA         82       Current cap on AT1 instruments subject to phase out arrangements       NA         83       Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)       NA	71	Total capital all-in target ratio	7.00%		
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  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  NA					
82 Current cap on AT1 instruments subject to phase out arrangements NA 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA	80		NA		
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) NA	81		NA		
	82		NA		
84 Current can on T2 instruments subject to phase out arrangements	83		NA		
	84	Current cap on T2 instruments subject to phase out arrangements	NA		
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) NA	85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA		