

2020 SMART PROJECT

2018 3Q

Autumn

2018 3

가

1) K-IFRS

2) 2011 , 2012 , 2013

3) 1109 ‘ , 1115 ‘ , 2018  
, 2017

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

)

가



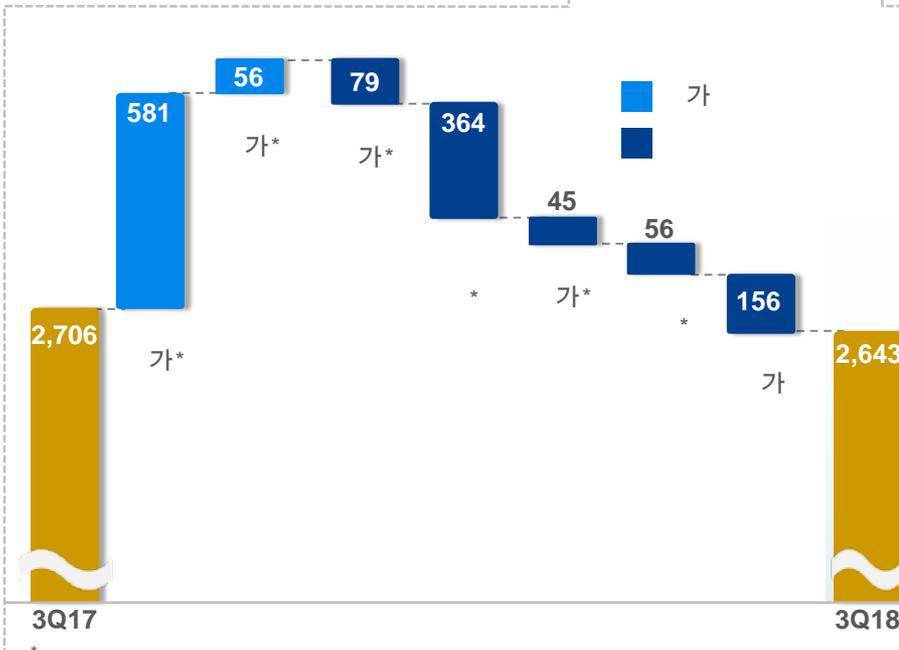
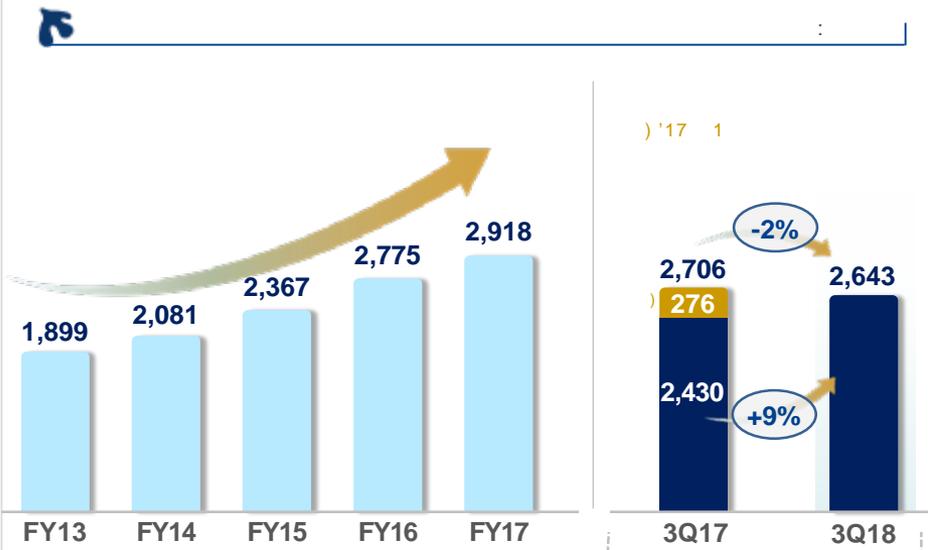


. 2018 3

# Highlights

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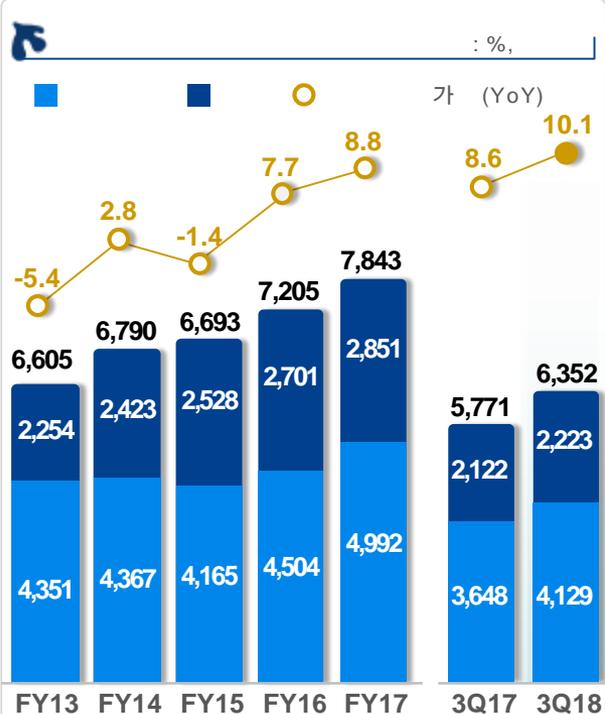


① : 8,478  
(18 3 )

② SME NIM : +2.2%  
1.62%  
(18 3 ) NIM)

③ : 44.0%  
6 가  
(18 3 )

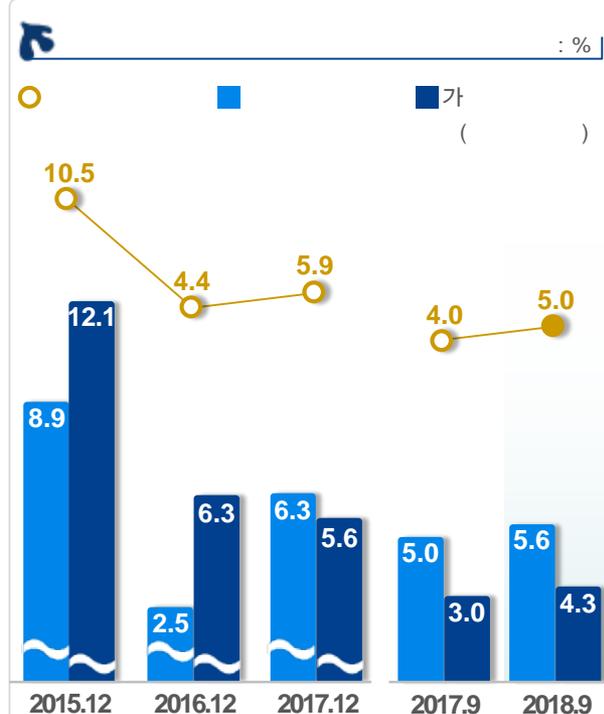
④ : 0.55%  
27bp  
(18 9 NPL 3 )



가 10.1%, 2.4%

가 8.6%

가 33.0%, 가 ( '3Q17 6.1% 3Q18 7.4%)



가 / 가 2.0% 가

3 가 1.5% 가, 2.5% 가

9 가 205

5.3% 가 4.1% 가,



ALM

3 NIM 1.62%

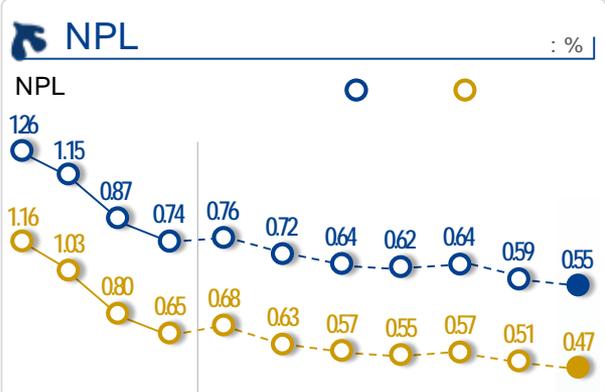
1bp .3

3 NIM 1.67%

3 ( + ) NIM 2.10%

1bp





2013 2014 2015 2016 2017.3 2017.6 2017.9 2018.3 2018.6 2018.9

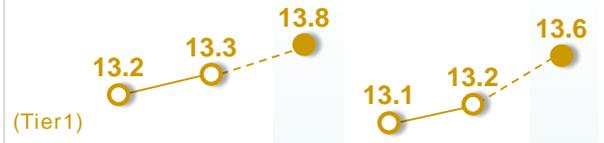


9 NPL 0.55%, NPL 0.47%  
NPL 0.04%p

170% 143% 5%p,  
2%p

1bp

12bp 1.44%



2016 2017 2018.9(e) 2016 2017 2018.9(e)

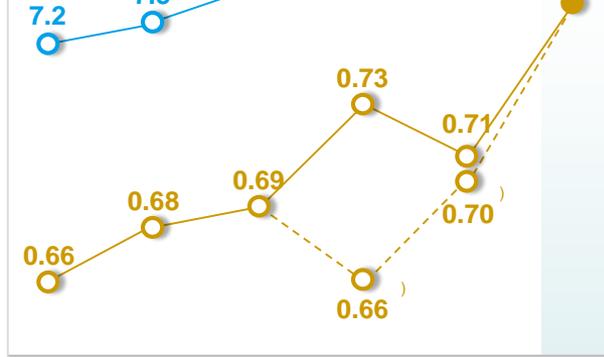
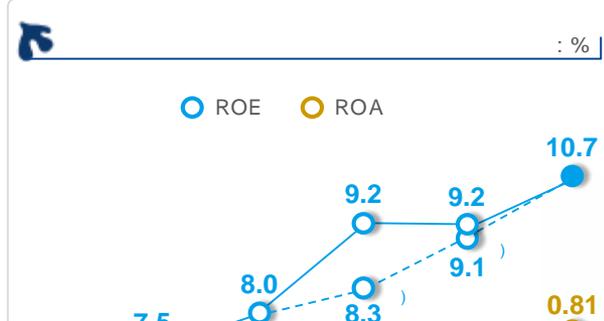
) 3



3 가 13.0%

가 13.0%

3 BIS 16.4%, 13.3%



FY13 FY14 FY15 FY16 FY17 3Q18

) '16 , '17 , '16 & '17



가 18 3 ROE 1.5%p 10.7%

18 3 ROA

0.10%p 0.81%

1



			Organic	( )	Entity		
가 ( )	가 ( )	가 <sup>2)</sup> ( )	가 <sup>2)</sup> ( )	( )	1	2020 SMART Project	( )
+13%	+10%	+7%	+9%	44.0%			

			Inorganic	( )	One Shinhan		
가 <sup>3)</sup> ( )	가 ( )	가 ( )	新 + M&A ANZ, PVFC, ,	7,129	(GIB, GMS ),	ESG 가 A+ (CGS)	“ ”
+14%	+15%	+24%		39.9%			
31%	25% <sup>4)</sup>	13%					

2 Glocalization 가



3 Digital



4



1) 2018 9

가 (Visa)

2)

4)



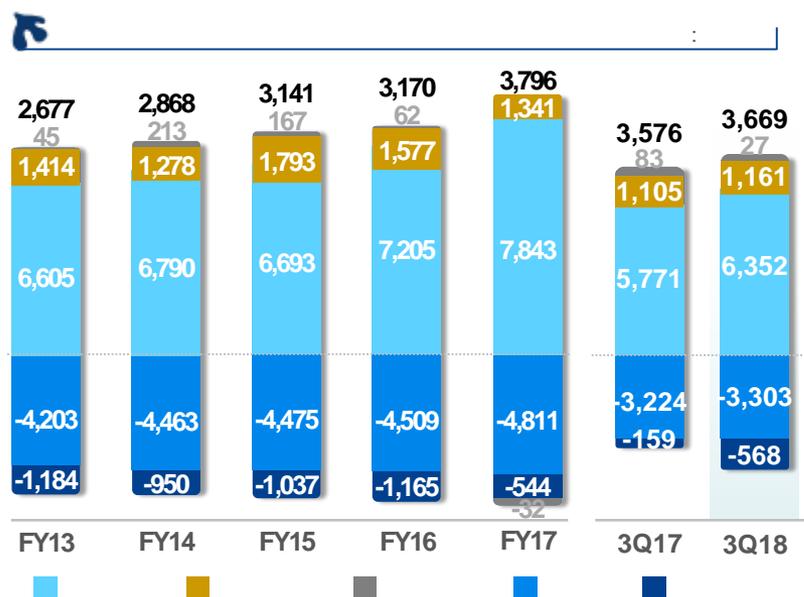
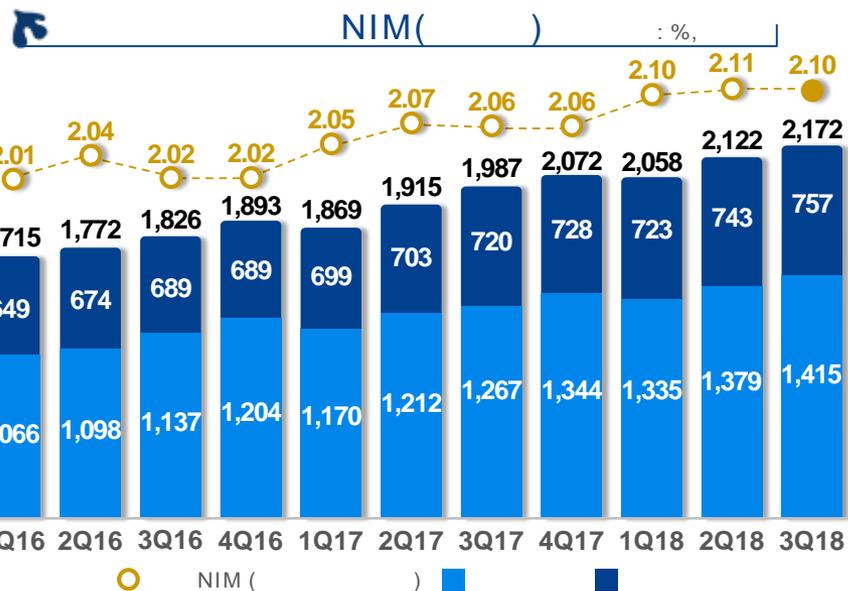
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(1)

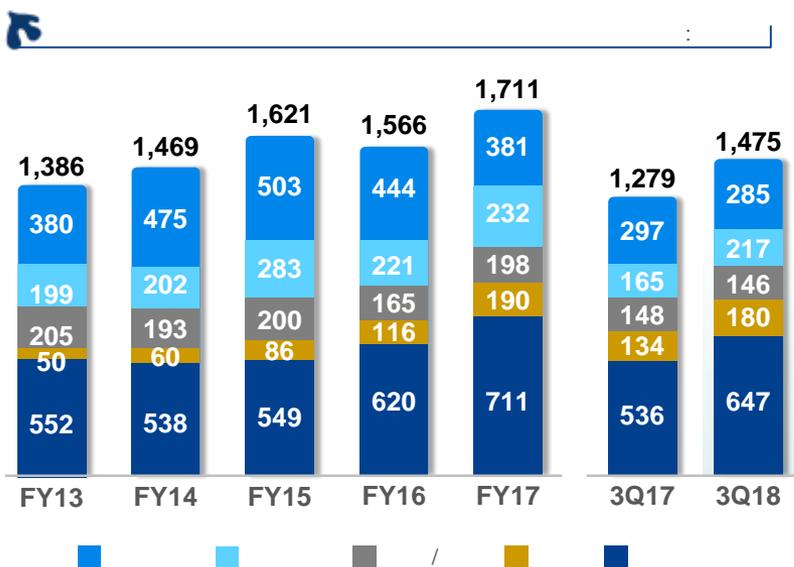
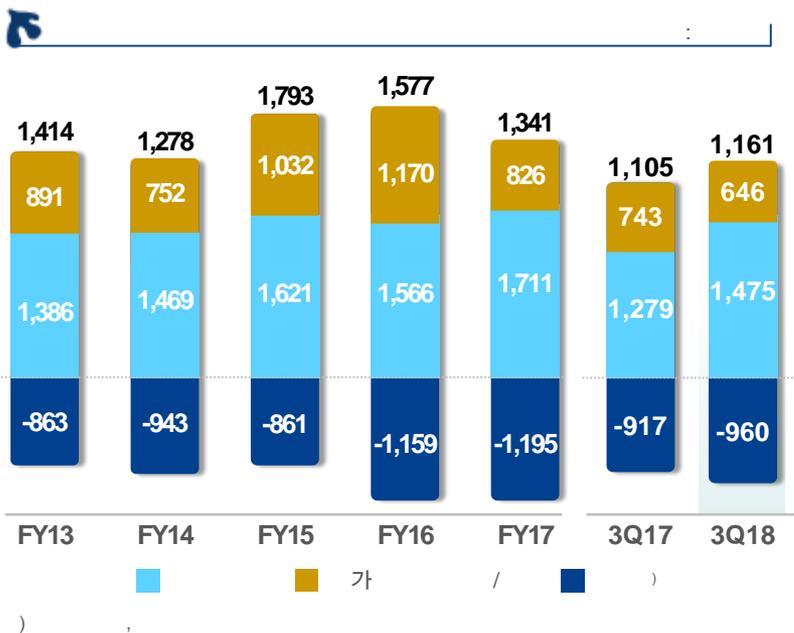
(2)

NIM



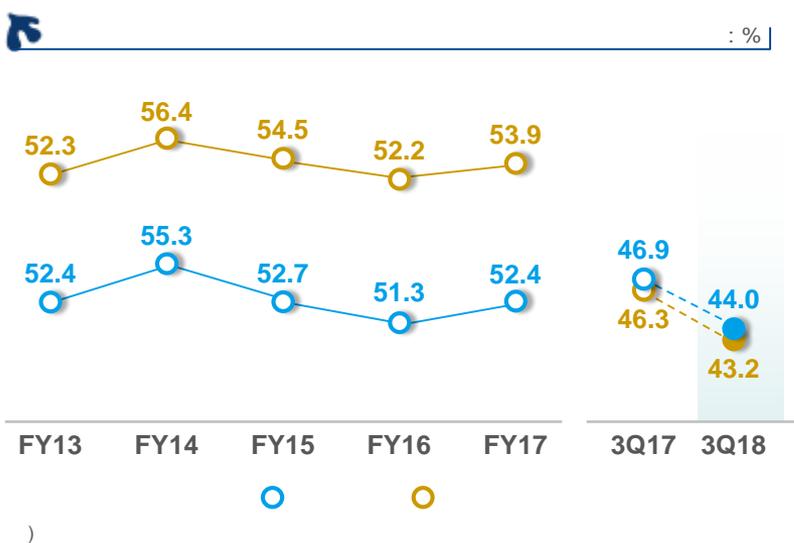
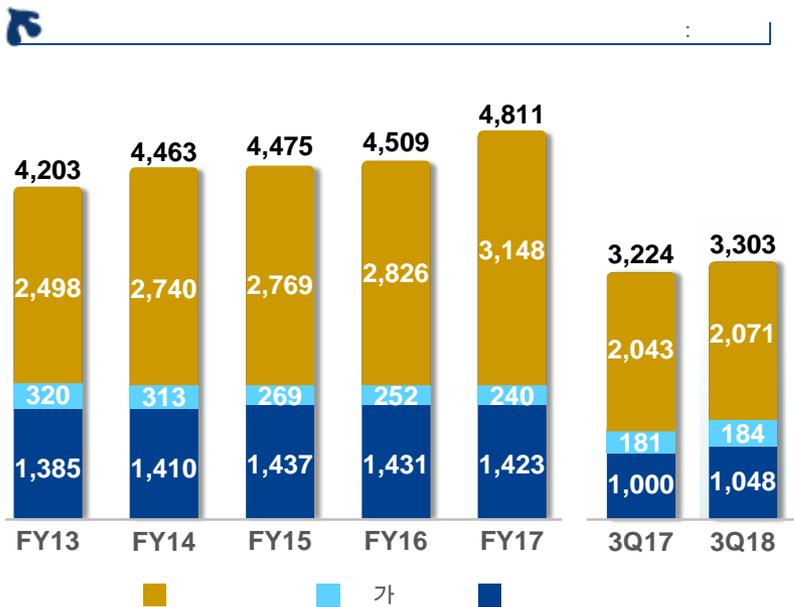


( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
(a=b+c)	<b>7,513.0</b>	6,875.9	9.3	2,436.6	2,634.2	-7.5
(b)	<b>6,352.0</b>	5,770.7	10.1	2,171.8	2,121.9	2.4
(c)	<b>1,161.0</b>	1,105.1	5.1	264.8	512.3	-48.3
(d)	<b>3,302.6</b>	3,223.7	2.4	1,089.2	1,126.4	-3.3
(e=a-d)	<b>4,210.4</b>	3,652.1	15.3	1,347.4	1,507.8	-10.6
(f)	<b>26.6</b>	82.5	-67.8	33.7	-25.3	n.a.
(g=e+f)	<b>4,237.0</b>	3,734.7	13.5	1,381.1	1,482.5	-6.8
(h)	<b>568.0</b>	158.9	257.4	214.8	173.8	23.6
(i=g-h)	<b>3,669.1</b>	3,575.7	2.6	1,166.3	1,308.8	-10.9
	<b>994.5</b>	838.1	18.7	308.8	360.7	-14.4
)	<b>2,643.4</b>	2,706.4	-2.3	847.8	938.0	-9.6



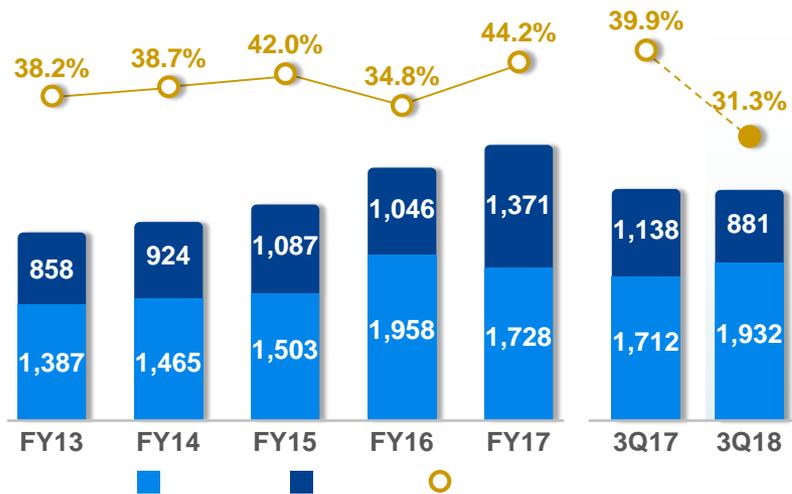
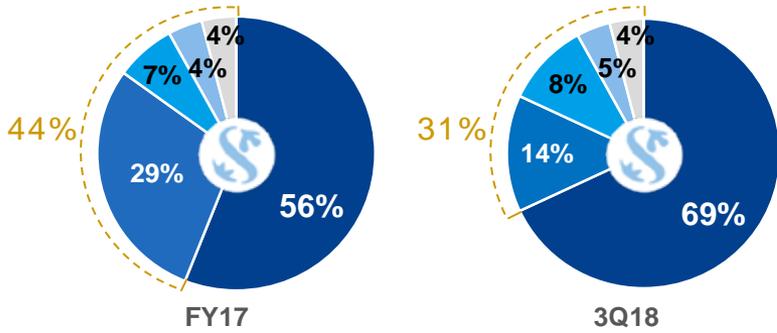
( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	1,161.0	1,105.1	5.1	264.8	512.3	-48.3
	1,475.3	1,279.3	15.3	479.4	512.3	-6.4
가 /	645.6	743.3	-13.1	137.7	301.4	-54.3
(FVPL )	267.0	-	n.a.	-87.6	233.3	n.a.
( )	282.6	-	n.a.	207.7	41.6	399.1
	-959.9	-917.4	n.a.	-352.3	-301.5	n.a.
( )	-208.3	-187.4	n.a.	-71.5	-70.0	n.a.
( )	-264.0	-250.2	n.a.	-88.5	-88.1	n.a.
( ) )	-719.6	-689.2	n.a.	-241.6	-238.5	n.a.

( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	1,475.3	1,279.3	15.3	479.4	512.3	-6.4
	284.9	296.9	-4.0	105.5	102.9	2.5
	216.9	165.3	31.2	52.3	79.3	-34.0
/	145.9	147.7	-1.2	43.0	52.6	-18.3
	180.4	133.8	34.9	51.8	68.4	-24.3
	647.1	535.5	20.8	226.8	209.0	8.5



( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	3,302.6	3,223.7	2.4	1,089.2	1,126.4	-3.3
	2,070.5	2,042.6	1.4	683.4	689.9	-0.9
( )	1.3	2.1	-38.3	-	-	n.a.
가	183.9	181.2	1.5	62.2	61.4	1.3
	1,048.2	999.9	4.8	343.6	375.2	-8.4
( )	184.1	171.4	7.4	62.1	69.6	-10.7
( )	133.8	128.8	3.9	39.0	53.7	-27.4

( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	2,092.2	2,035.0	2.8	697.1	719.3	-3.1
	1,253.8	1,242.8	0.9	414.4	416.5	-0.5
( )	0.2	0.2	-0.1	-	-	n.a.
가	122.3	120.1	1.9	41.4	41.0	0.8
	716.0	672.2	6.5	241.2	261.8	-7.9
( )	45.9	30.9	48.6	15.7	21.9	-28.4
( )	64.2	60.1	6.7	18.0	30.4	-40.8



( : )	( ) [A]	( ) [B]	( ) [C=A B]	( ) [D]	( ) [E=C+D]
(a)	1,939.4		1,932.2	-39.9	1,892.3
	1,916.5	100.0%	1,916.5	-38.3	1,878.2
	22.9	68.9%	15.8	-1.7	14.1
(b)	885.9		880.6	34.2	914.9
BNPP	395.5	100.0%	395.5	5.9	401.4
	230.0	100.0%	230.0	1.6	231.7
	129.2	100.0%	129.2	17.5	146.7
	15.0	65.0%	9.7	0.1	9.8
	87.6	100.0%	87.6	7.3	94.9
	13.5	100.0%	13.5	1.1	14.5
	1.2	100.0%	1.2	-0.7	0.5
	6.3	99.8%	6.3	1.3	7.5
	2.0	100.0%	2.0	0.1	2.1
	2.8	100.0%	2.8	0.1	2.9
2.8	100.0%	2.8	-	2.8	
(c)				-163.8 <sup>2)</sup>	-163.8
(d=a+b+c) <sup>1)</sup>	2,825.2		2,812.9	-169.5	2,643.4

1)

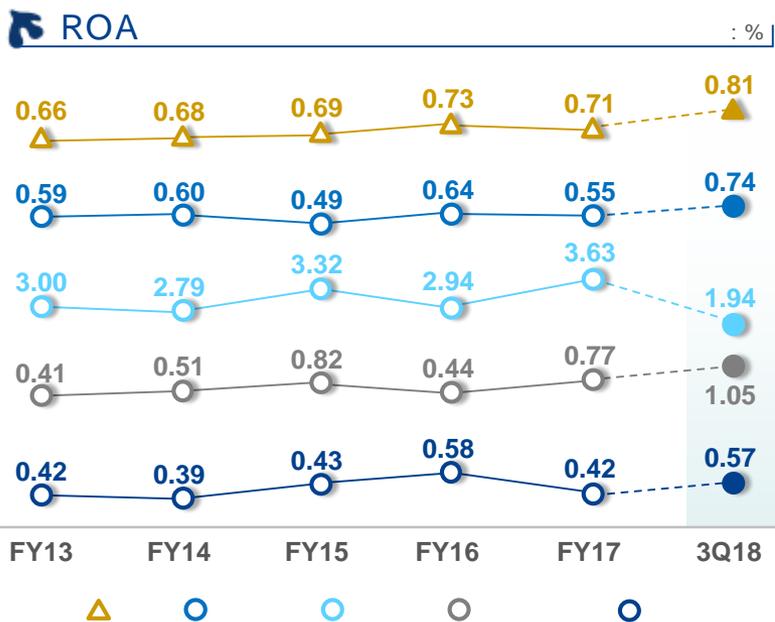
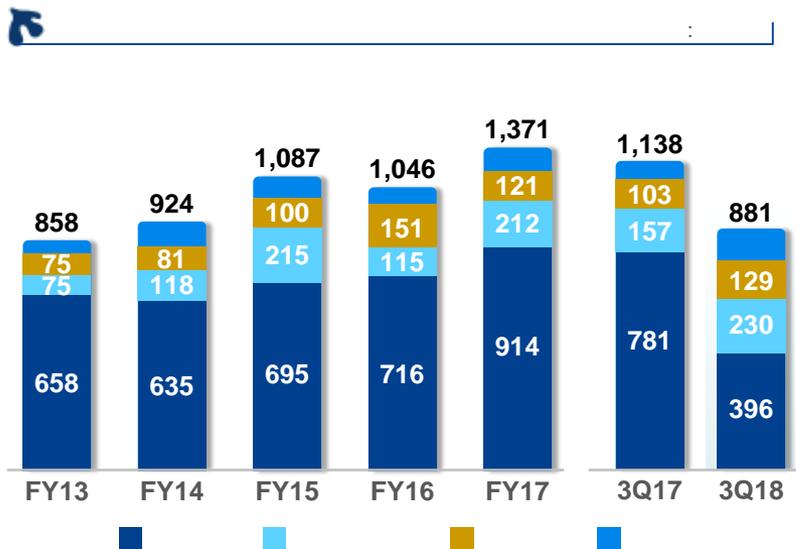
2)

( ) :

373 ,

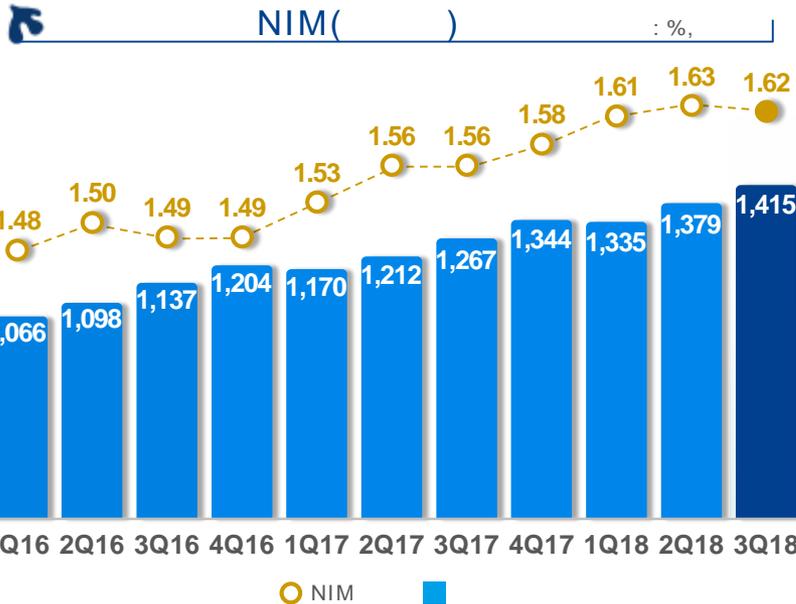
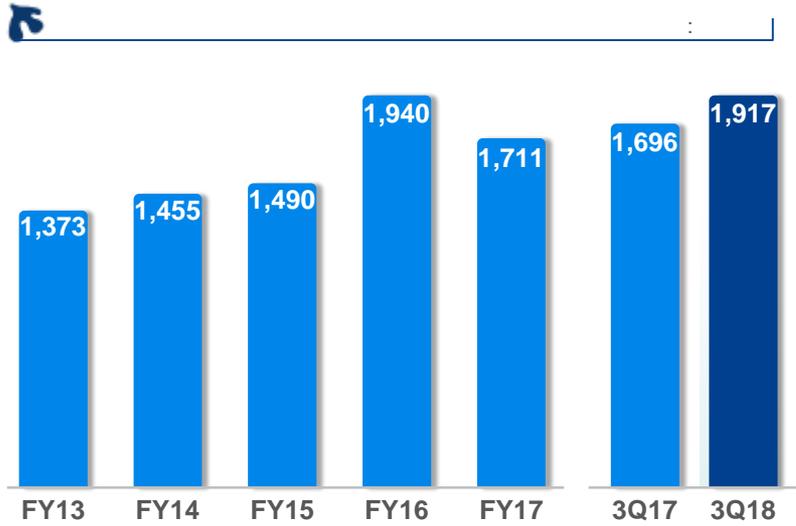
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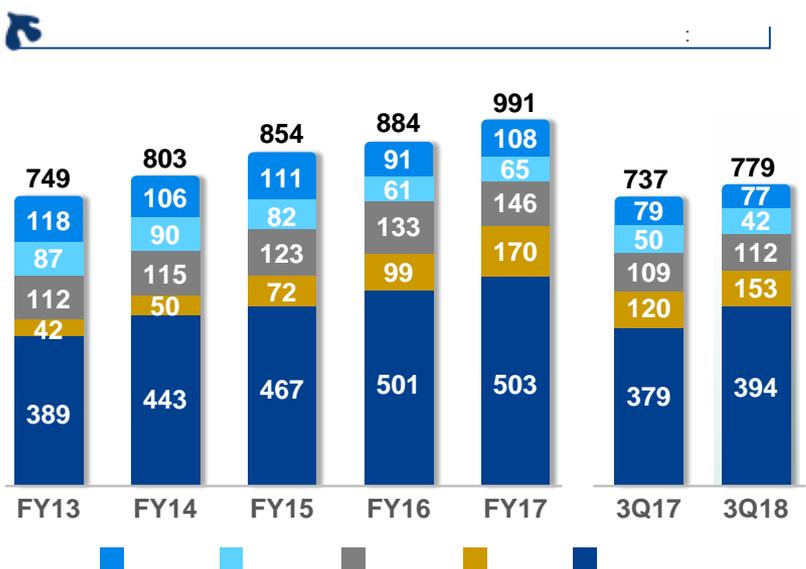
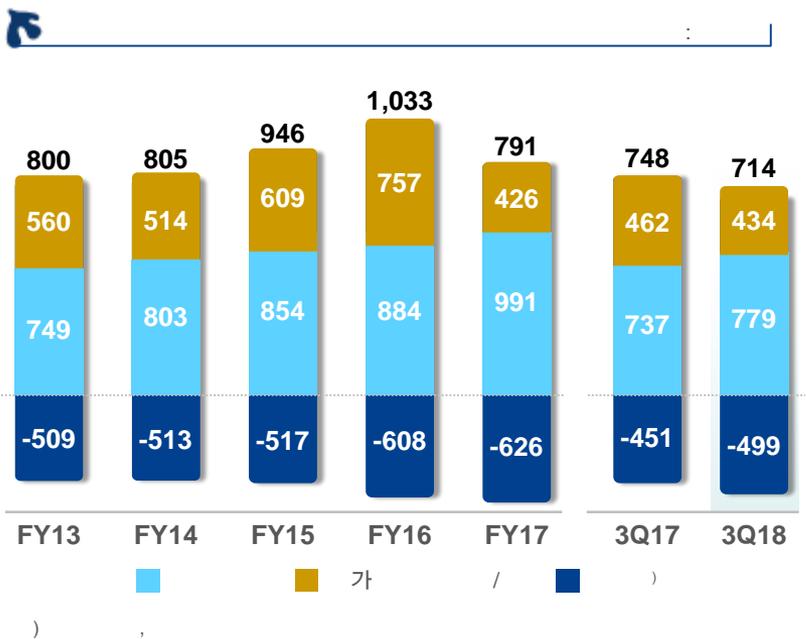
( )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
(a)	1,932.2	1,711.6	12.9	650.3	677.6	-4.0
	1,916.5	1,695.9	13.0	644.7	671.3	-4.0
	15.8	15.7	0.5	5.6	6.4	-11.6
(b)	880.6	1,138.1	-22.6	260.8	315.2	-17.3
	395.5	780.6	-49.3	113.6	142.8	-20.4
	230.0	157.2	46.3	47.3	85.8	-44.9
	129.2	103.4	25.0	59.1	36.2	63.4
BNPP	9.7	10.3	-5.4	3.1	2.9	7.2
	87.6	66.9	31.0	23.8	38.0	-37.5
	13.5	13.0	3.7	5.4	4.0	33.8
	1.2	1.3	-10.8	1.0	0.7	37.9
	6.3	5.4	17.3	2.6	2.3	14.9
	2.0	0.2	734.4	0.6	0.7	-17.1
	2.8	-0.1	n.a.	1.7	1.0	67.0
	2.8	-	n.a.	2.5	0.7	252.2
(a+b)	2,812.9	2,849.7	-1.3	911.1	992.9	-8.2
)	2,643.4	2,706.4	-2.3	847.8	938.0	-9.6

# NIM



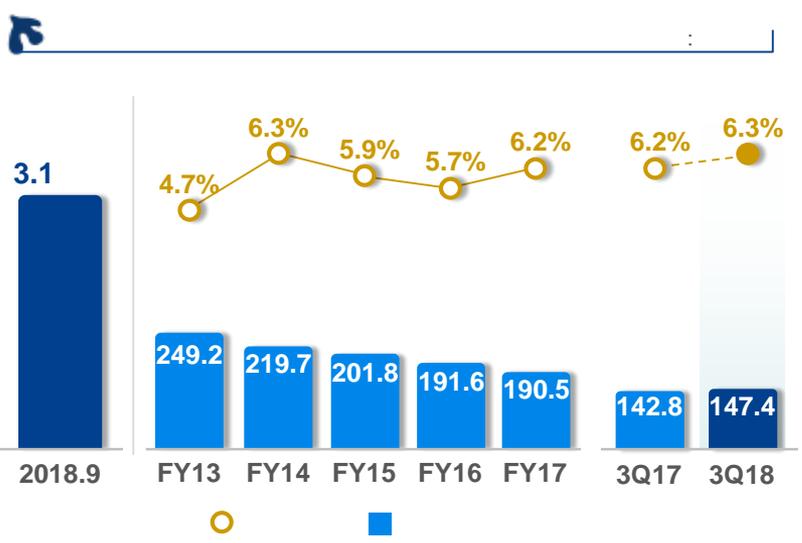
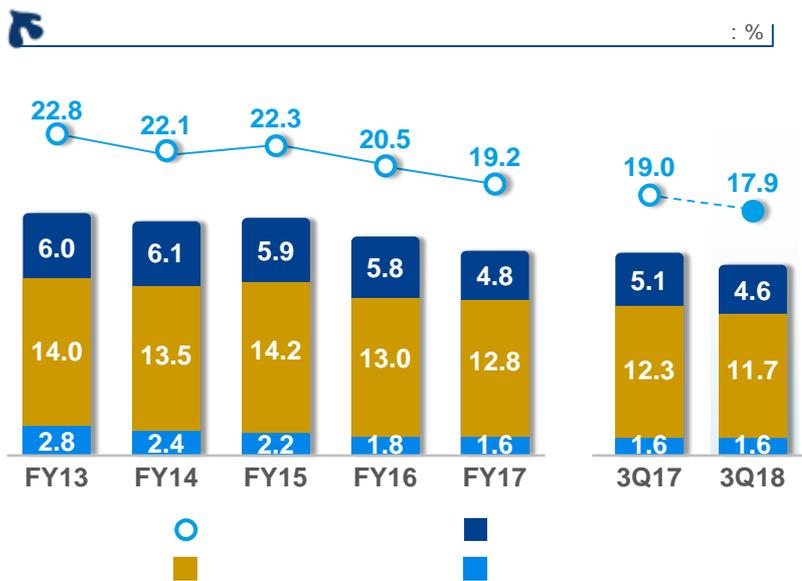
( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
(a=b+c)	<b>4,842.8</b>	4,396.5	10.2	1,604.7	1,664.6	-3.6
(b)	<b>4,128.8</b>	3,648.3	13.2	1,415.1	1,378.8	2.6
(c)	<b>714.0</b>	748.2	-4.6	189.6	285.9	-33.7
(d)	<b>2,092.2</b>	2,035.0	2.8	697.1	719.3	-3.1
(e=a-d)	<b>2,750.6</b>	2,361.5	16.5	907.7	945.3	-4.0
(f)	<b>7.7</b>	61.6	-87.6	9.9	-4.2	n.a.
(g=e+f)	<b>2,758.3</b>	2,423.1	13.8	917.6	941.1	-2.5
(h)	<b>176.3</b>	240.7	-26.8	54.6	34.9	56.2
(i=g-h)	<b>2,582.0</b>	2,182.4	18.3	863.0	906.2	-4.8
	<b>665.3</b>	486.3	36.8	218.2	234.8	-7.1
)	<b>1,916.5</b>	1,695.9	13.0	644.7	671.3	-4.0

( : %)	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18
- (a-b)	1.65	1.69	1.68	1.69	1.75	1.81	1.82	1.84	1.87	1.89	<b>1.89</b>
(a)	3.10	3.08	2.99	2.97	3.00	3.03	3.04	3.10	3.19	3.27	<b>3.32</b>
(b)	1.45	1.40	1.31	1.28	1.26	1.22	1.22	1.26	1.32	1.38	<b>1.43</b>
NIM( )	1.48	1.50	1.49	1.49	1.53	1.56	1.56	1.58	1.61	1.63	<b>1.62</b>
NIM( )	1.48	1.49	1.49	1.49	1.53	1.55	1.55	1.56	1.61	1.62	<b>1.62</b>



( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	714.0	748.2	-4.6	189.6	285.9	-33.7
	778.7	736.6	5.7	249.2	270.6	-7.9
가 /	434.3	462.4	-6.1	126.5	170.8	-25.9
(FVPL )	195.0	-	n.a.	70.7	90.8	-22.1
( )	207.5	-	n.a.	48.7	74.4	-34.6
	-499.0	-450.7	n.a.	-186.1	-155.4	n.a.
( )	-202.4	-181.4	n.a.	-69.4	-68.0	n.a.
( )	-228.4	-217.5	n.a.	-76.8	-76.1	n.a.

( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	778.7	736.6	5.7	249.2	270.6	-7.9
	77.4	78.8	-1.8	20.2	28.2	-28.5
	42.2	50.4	-16.3	14.2	14.3	-0.6
	111.7	108.9	2.5	39.1	39.0	0.5
	153.3	119.5	28.3	42.1	58.2	-27.6
	394.1	378.9	4.0	133.5	130.9	2.0



( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
(a)	3,639.9	3,556.2	2.4	1,193.8	1,287.8	-7.3
	3,027.0	2,922.7	3.6	1,041.1	1,012.6	2.8
	81.1	76.2	6.4	28.4	27.1	4.9
	87.9	47.3	85.7	34.9	28.3	23.6
	443.9	510.0	-13.0	89.3	219.8	-59.4
( : )	123.8	178.0	-30.4	-3.1	115.8	n.a.
(b)	314.1	282.0	11.4	112.5	104.4	7.7
(c)	501.1	525.8	-4.7	165.4	167.2	-1.0
(d)	1,919.3	1,844.0	4.1	606.7	702.2	-13.6
( : )	97.1	152.6	-36.3	-11.9	106.9	n.a.
(e=a-b-c-d)	905.3	904.5	0.1	309.2	314.0	-1.5
(f)	368.3	-111.3	n.a.	156.6	120.8	29.6
(g=e-f)	537.0	1,015.7	-47.1	152.6	193.1	-21.0
	143.2	238.1	-39.9	39.5	50.6	-21.9
)	395.5	780.6	-49.3	113.6	142.8	-20.4

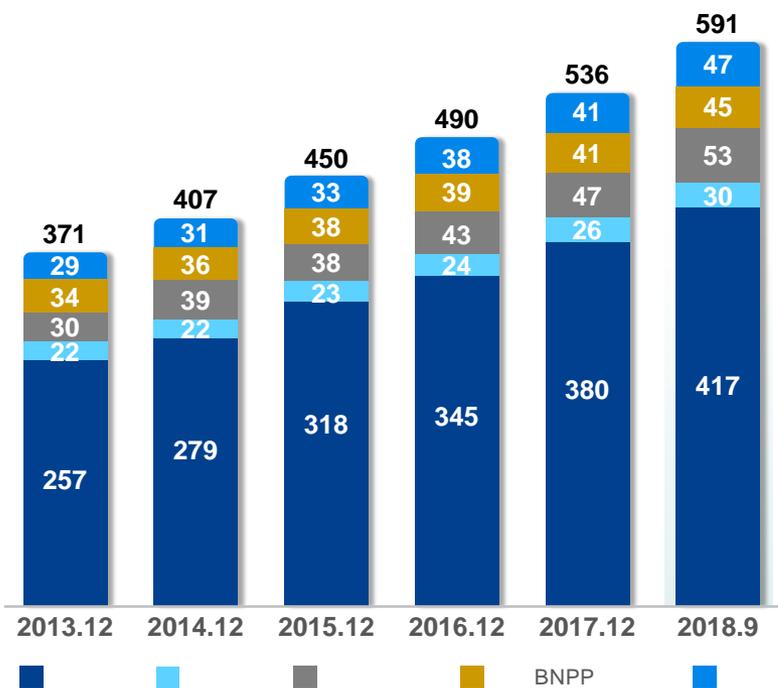
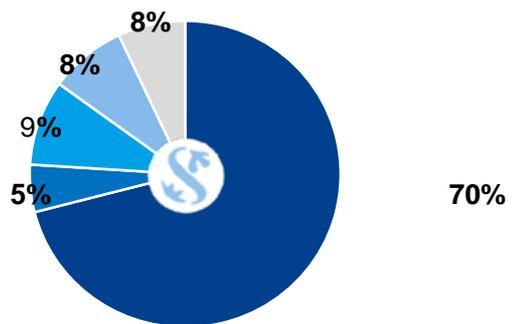
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2. /

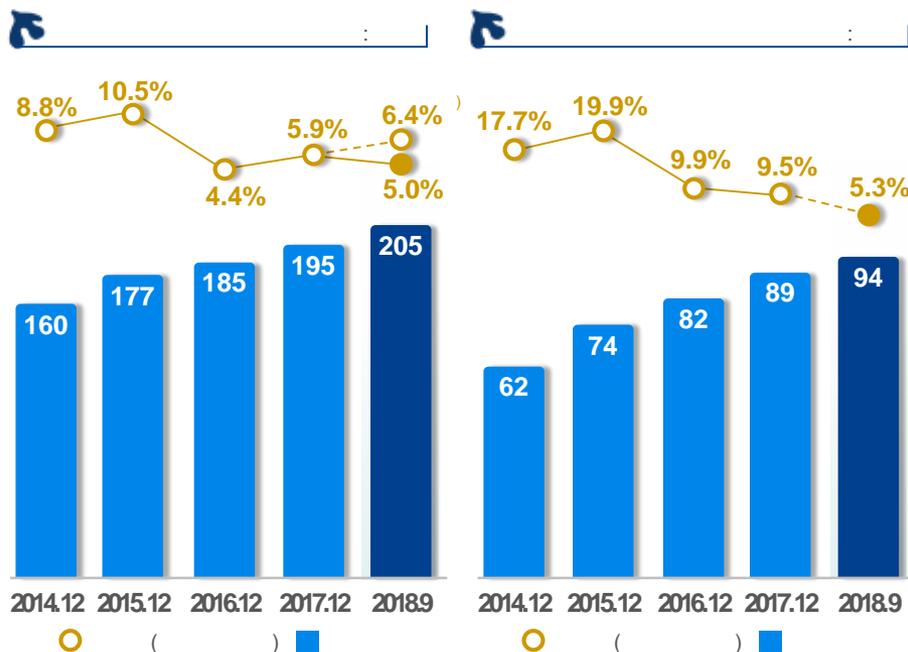
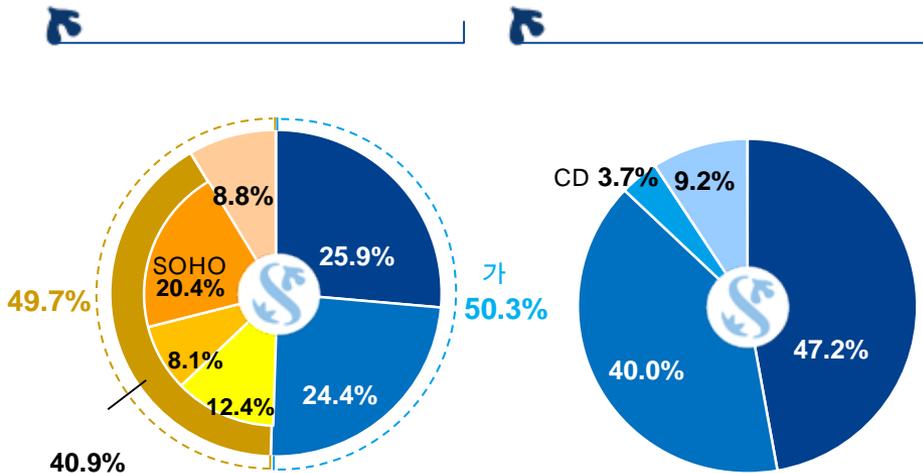
3. /





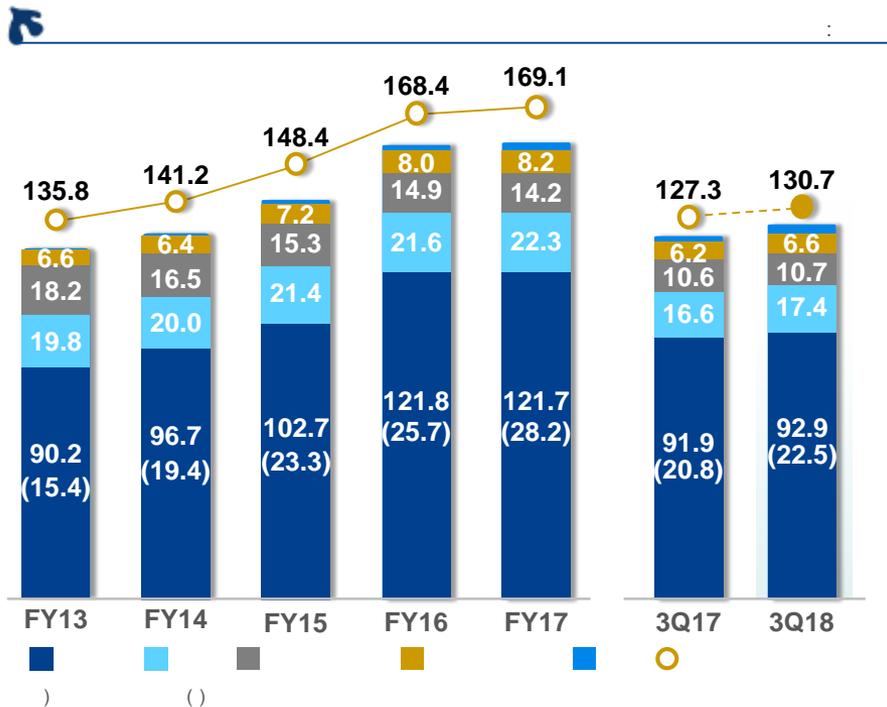
( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	416,912.5	380,209.9	9.7	407,821.1	2.2
	411,182.4	374,647.0	9.8	402,221.4	2.2
	5,730.1	5,562.9	3.0	5,599.7	2.3
	170,822.3	153,789.7	11.1	161,398.5	5.8
BNPP	29,512.4	26,367.6	11.9	27,493.9	7.3
	53,190.8	46,721.0	13.8	49,791.9	6.8
	31,003.2	29,719.4	4.3	30,564.1	1.4
	45,177.8	41,134.5	9.8	42,658.7	5.9
	5,928.8	5,315.4	11.5	5,807.2	2.1
	1,398.9	1,287.2	8.7	1,310.2	6.8
	46.1	39.8	15.7	37.0	24.6
	63.4	58.2	9.0	59.6	6.3
	24.2	22.7	6.4	23.2	4.4
	1,104.6	292.5	277.6	585.6	88.6
649.6	29.3	n.m.	625.0	3.9	
2,722.5	2,802.1	-2.8	2,442.1	11.5	
)	591,398.5	535,915.9	10.4	572,541.3	3.3
	457,709.0	426,305.7	7.4	453,282.0	1.0

) , BNPP , AUM

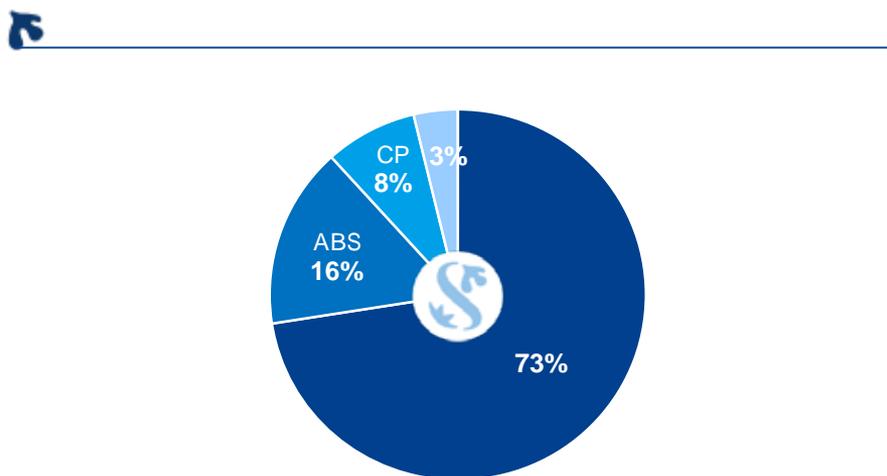


( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	205,188	195,497	5.0	201,294	2.0
가	103,160	98,877	4.3	101,720	1.5
	53,192	52,808	0.7	53,097	0.2
)	49,967	46,069	8.5	48,623	2.9
SOHO	102,028	96,620	5.6	99,574	2.5
	83,973	78,556	6.9	82,219	2.2
	41,898	38,610	8.5	41,005	2.3
	18,056	18,064	-0.0	17,355	3.9
	7,516	7,658	-1.9	8,151	-8.3

( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	205,408	197,355	4.1	205,682	-0.1
	94,187	89,462	5.3	92,280	2.1
	28,256	26,936	4.9	28,455	-0.7
+	65,931	62,525	5.4	63,826	3.4
	111,221	107,894	3.1	113,402	-2.0
	102,605	99,491	3.1	105,084	-2.5
+	8,616	8,403	2.5	8,317	3.6
	8,709	6,973	24.9	8,679	0.4
	21,627	20,057	7.8	20,506	5.6



( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	26,708	24,553	8.8	26,116	2.3
	13,695	12,620	8.5	13,107	4.5
	1,896	1,921	-1.3	1,897	-0.0
	6,267	5,944	5.4	6,463	-3.0
	235	250	-5.8	253	-7.0
	2,557	2,270	12.6	2,446	4.5
	2,293	1,798	27.5	2,202	4.2
( )	12,473	12,295	1.4	12,420	0.4
가 ( )	2,786	2,724	2.3	2,764	0.8



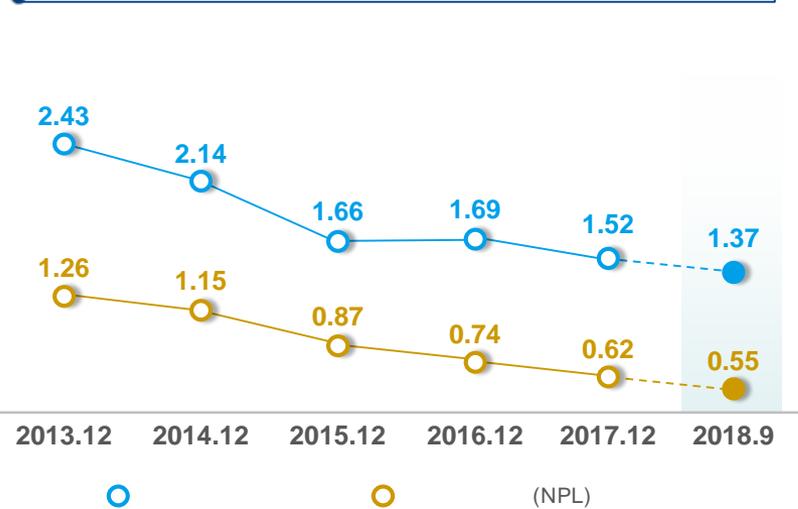
( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	18,494	15,840	16.8	17,831	3.7
	13,411	11,814	13.5	12,912	3.9
ABS	2,918	2,121	37.6	2,505	16.4
CP	1,465	1,130	29.6	1,565	-6.4
	701	775	-9.6	848	-17.4

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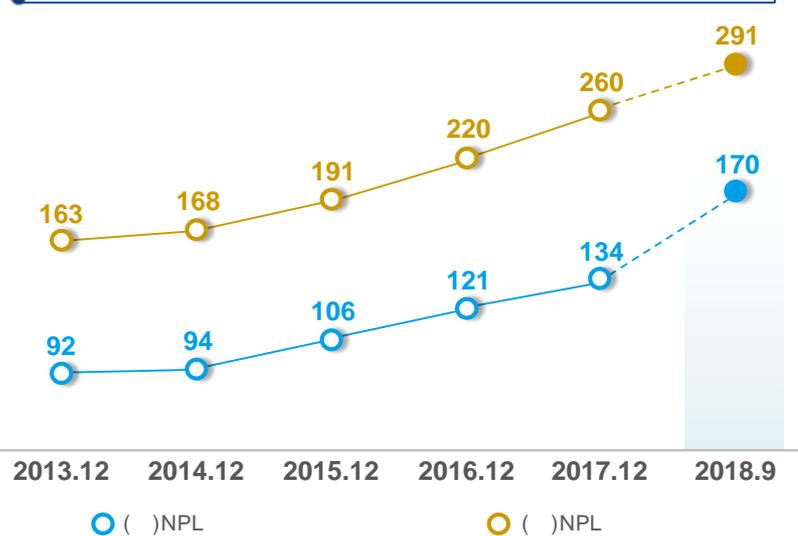
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/ : %



NPL : %

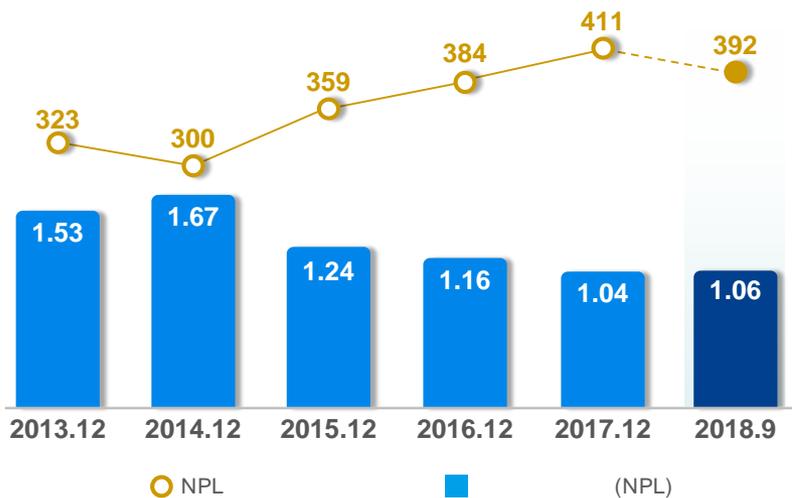


( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
1)	281,369	263,976	6.6	276,024	1.9
	277,501	259,957	6.7	272,075	2.0
	2,318	2,384	-2.8	2,324	-0.3
	533	551	-3.3	546	-2.4
	481	518	-7.1	500	-3.7
	537	567	-5.3	579	-7.4
	1,550	1,635	-5.2	1,625	-4.6
NPL	0.55%	0.62%	-0.07%p	0.59%	-0.04%p
2)	4,507	4,246	6.1	4,490	0.4
3)	1,873	2,059	-9.1	1,815	3.2
( ) NPL 4)	170%	134%	36%p	165%	5%p
( ) NPL	291%	260%	31%p	276%	15%p

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



NPL / : %

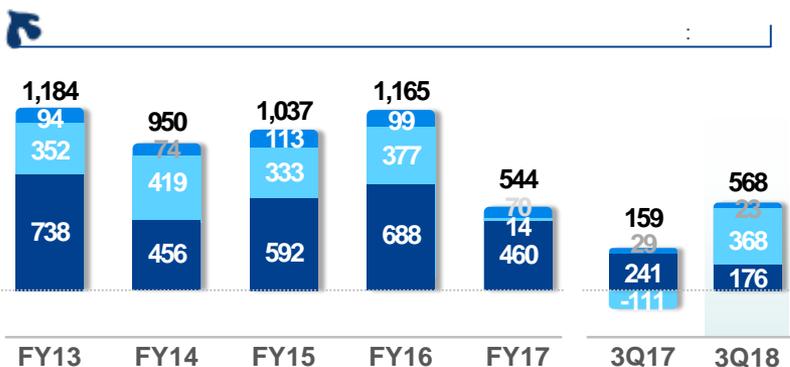


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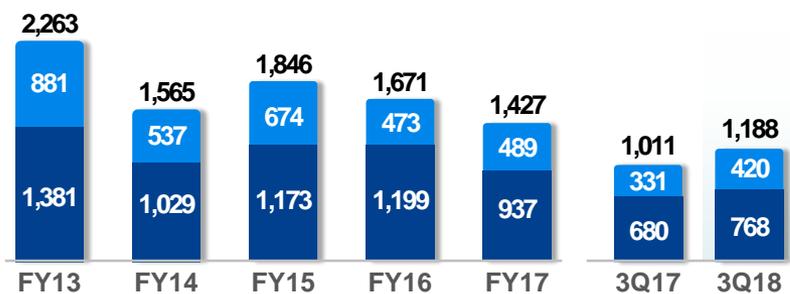


( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	27,885	25,250	10.4	26,587	4.9
	26,785	24,067	11.3	25,555	4.8
	805	919	-12.4	739	8.9
	-	-	-	-	-
	131	122	7.1	132	-1.1
	163	141	15.5	160	2.0
	294	264	11.6	293	0.6
	1.06%	1.04%	0.02%p	1.10%	-0.04%p
)	1,155	1,083	6.6	1,118	3.3
	280	431	-35.1	282	-0.6
NPL	392%	411%	-19%p	382%	10%p

) ( )



1) : 0.34%, 1.50%  
 2) : 0.27%, 1.35%



( : )	FY18	1Q18	2Q18	3Q18	FY17	1Q17	2Q17	3Q17	4Q17
가	152	86	37	28	445	59	74	123	190
	145	49	32	64	168	30	44	45	49
	6	38	5	-37	277	28	30	78	141
	368	91	121	157	14	-264	93	61	125
	520	177	158	184	459	-206	166	183	315

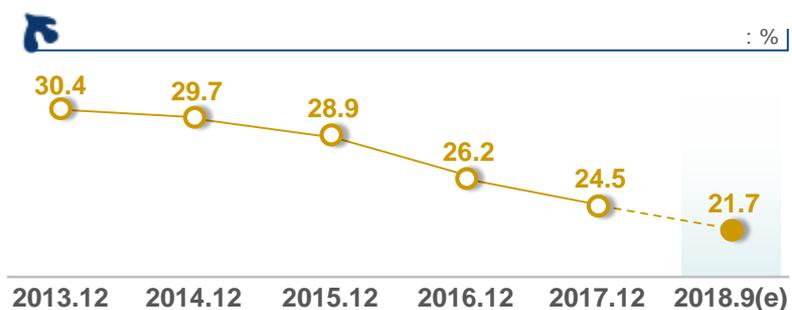
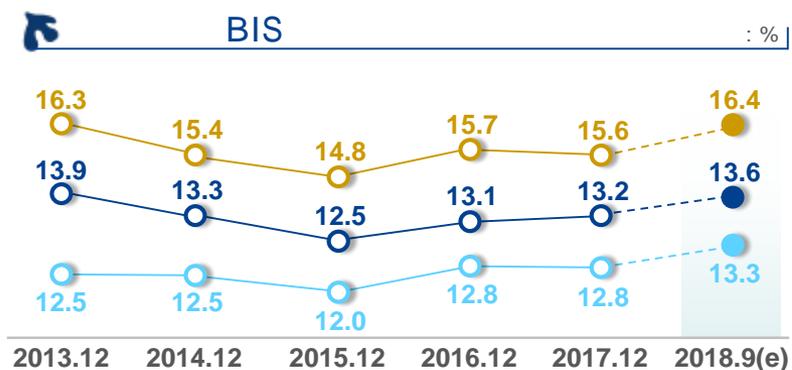
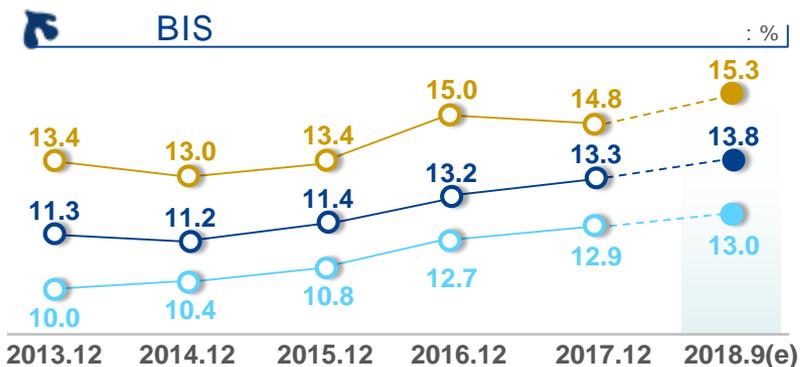
( : )	FY18	1Q18	2Q18	3Q18	FY17	1Q17	2Q17	3Q17	4Q17
가	775	149	361	265	878	102	240	269	267
	355	69	174	113	388	41	111	128	109
	162	47	64	51	127	15	51	22	39
	193	22	109	61	261	26	60	106	70
가	420	81	187	152	489	62	129	141	158
	54	13	20	21	67	8	20	22	18
	367	68	167	132	422	53	109	119	140
	413	120	145	148	549	124	128	148	149
	1,188	270	506	413	1,427	227	368	416	415

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### BIS

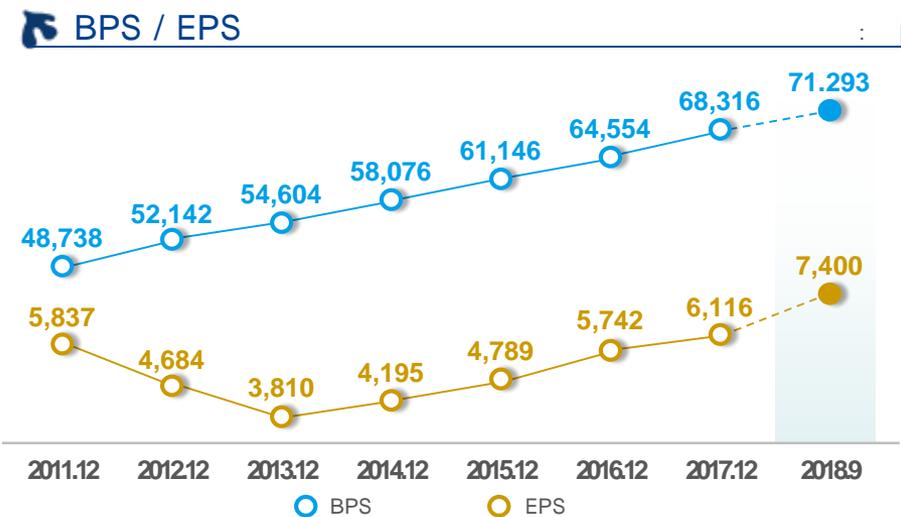
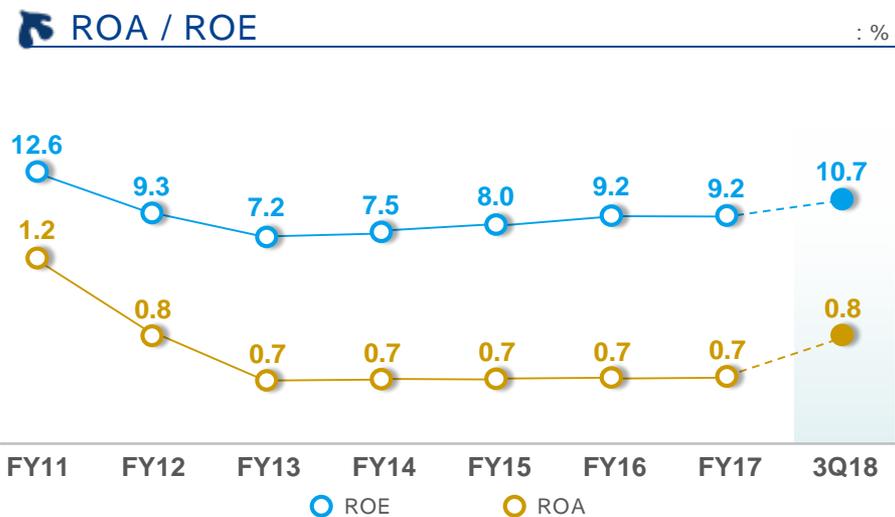
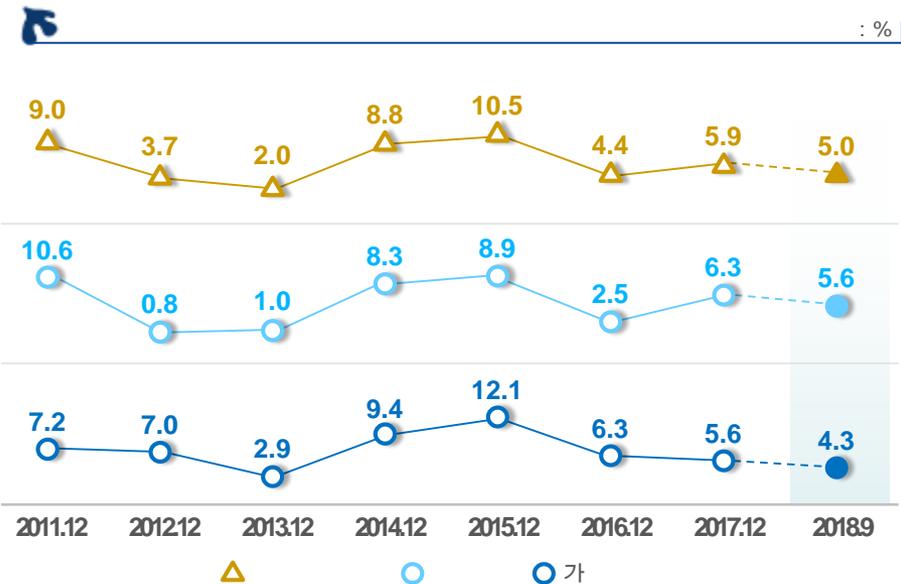
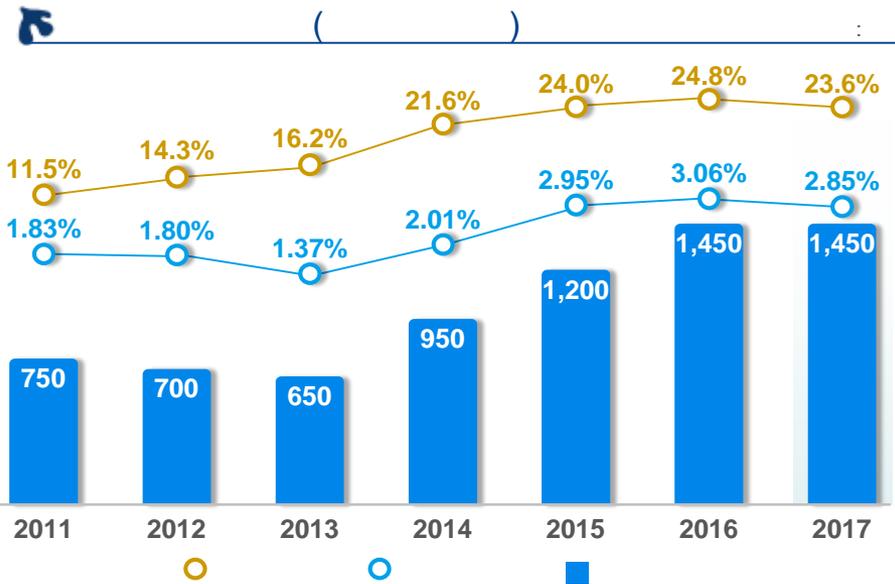
( : )	2018.9(e)	2017.12	YTD%	2018.6	QoQ%
가	223,497	207,769	7.6	217,751	2.6
	34,196	30,713	11.3	32,370	5.6
	29,072	26,757	8.7	28,390	2.4
	30,928	27,673	11.8	29,288	5.6
	15.3%	14.8%	0.5%p	14.9%	0.4%p
	13.0%	12.9%	0.1%p	13.0%	0.0%p
	13.8%	13.3%	0.5%p	13.5%	0.3%p

) 3

### BIS

( : )	2018.9(e)	2017.12	YTD%	2018.6	QoQ%
가	170,400	162,875	4.6	167,483	1.7
	27,970	25,391	10.2	27,091	3.2
	22,695	20,891	8.6	22,168	2.4
	23,194	21,561	7.6	22,667	2.3
	16.4%	15.6%	0.8%p	16.2%	0.2%p
	13.3%	12.8%	0.5%p	13.2%	0.1%p
	13.6%	13.2%	0.4%p	13.5%	0.1%p

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) BPS, EPS

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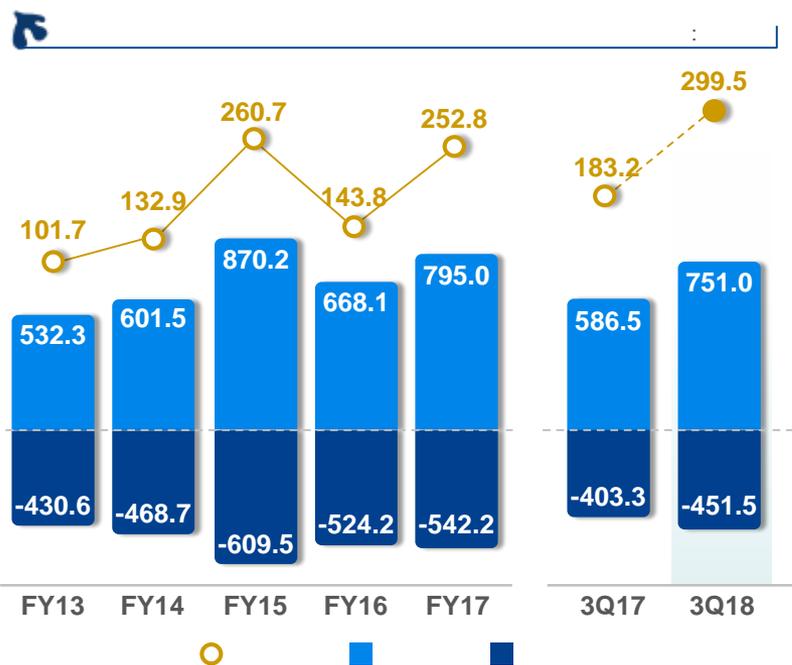
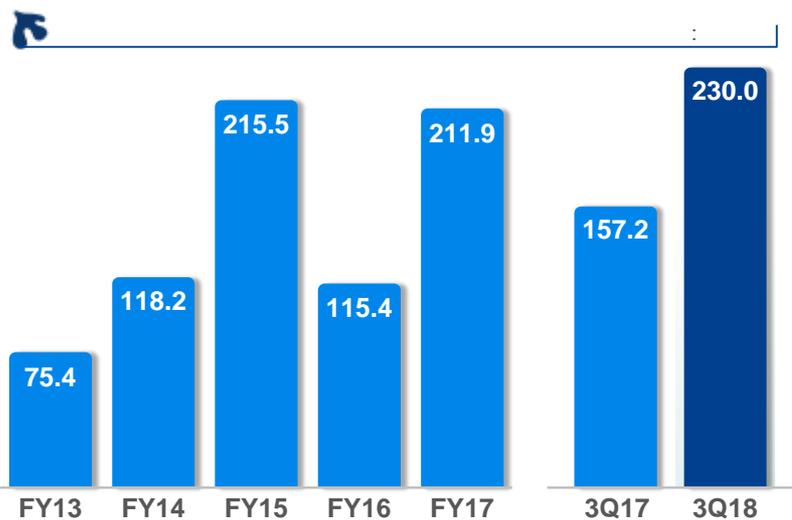
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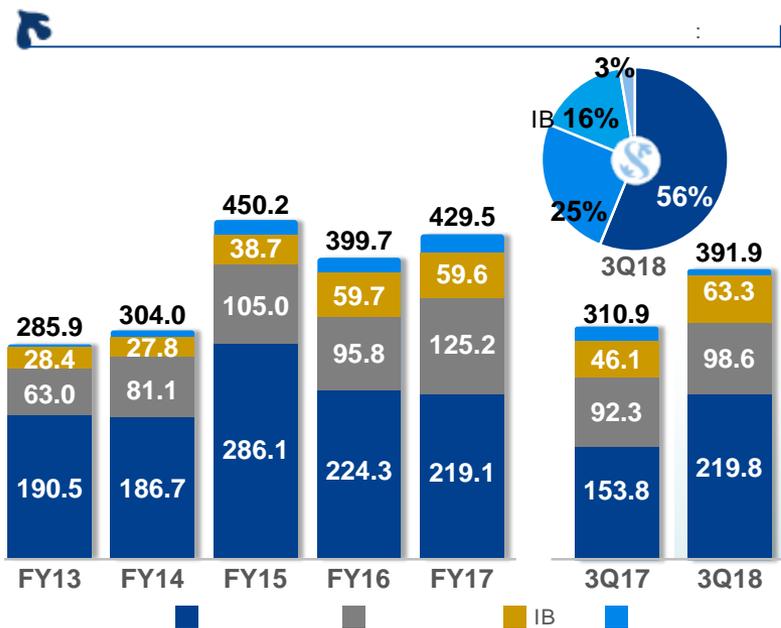
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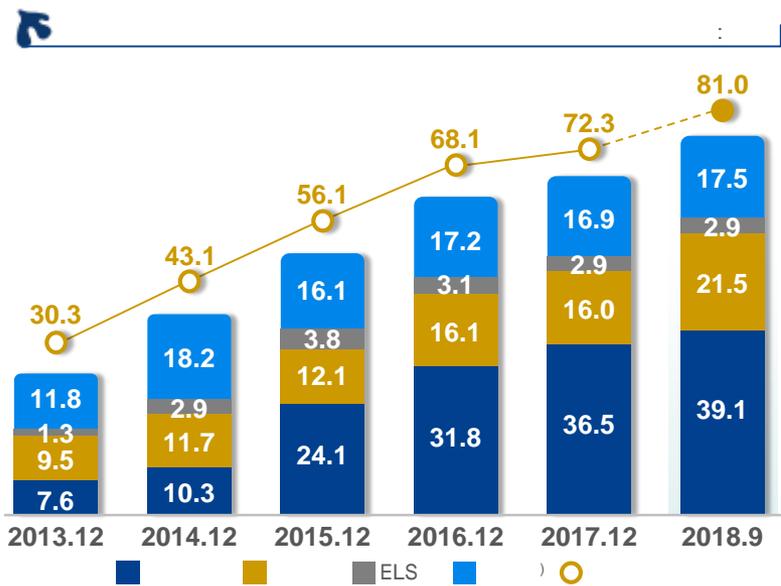


( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	751.0	586.5	28.1	202.1	280.9	-28.1
	391.9	310.9	26.1	116.2	135.3	-14.1
	261.1	171.9	51.9	50.9	115.3	-55.8
	98.0	103.6	-5.4	35.0	30.4	15.2
	451.5	403.3	11.9	141.1	156.5	-9.8
	371.0	338.8	9.5	115.0	128.7	-10.7
	79.8	60.8	31.1	28.0	25.7	9.0
	0.7	3.6	-81.9	-2.0	2.0	n.a.
	299.5	183.2	63.5	61.1	124.5	-50.9
	230.0	157.2	46.3	47.3	85.8	-44.9
ROE	609%	826%	-217%p	609%	735%	-126%p
ROA	9.4%	6.7%	2.7%p	9.4%	11.3%	-1.9%p
	1.1%	0.8%	0.3%p	1.1%	1.3%	-0.2%p

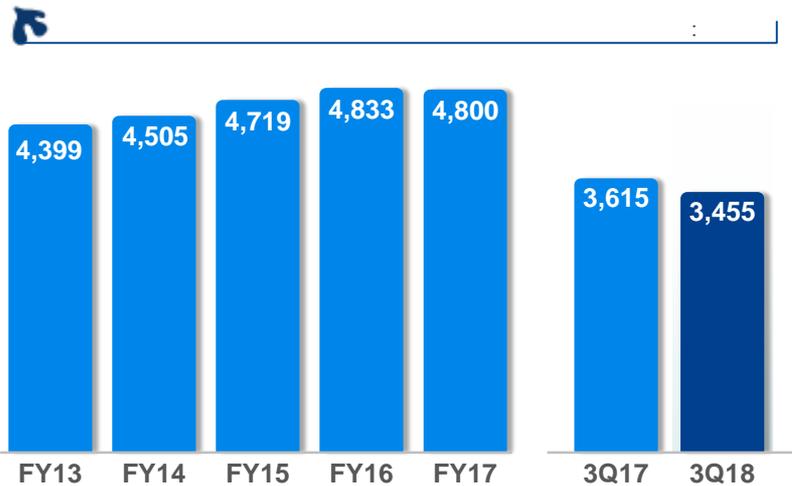
) ROE, ROA



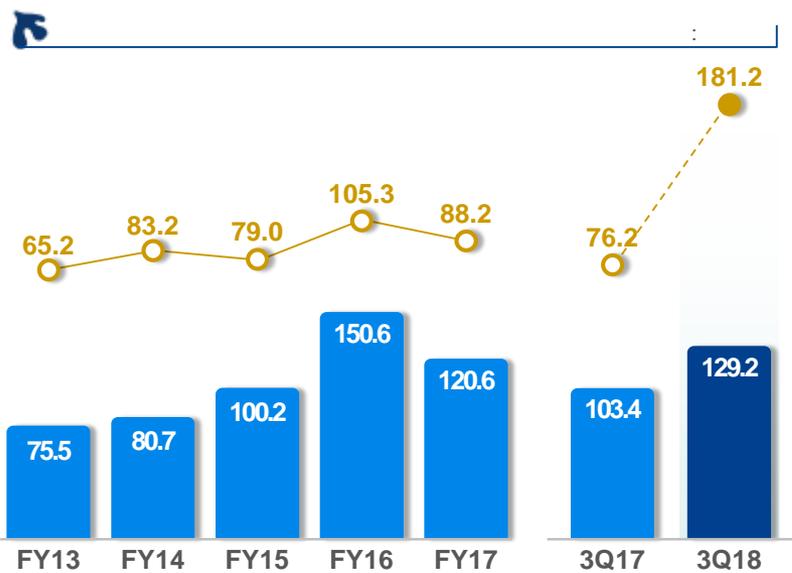
( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	391.9	310.9	26.1	116.2	135.3	-14.1
	219.8	153.8	42.9	54.0	79.9	-32.4
	98.6	92.3	6.8	30.7	34.5	-11.0
IB	63.3	46.1	37.3	27.4	18.1	51.7
	10.2	18.6	-45.2	4.0	2.8	43.6



( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	81.0	72.3	12.0	77.2	4.8
	39.1	36.5	7.1	39.2	-0.3
	21.5	16.0	34.4	17.7	21.0
ELS	2.9	2.9	-2.7	2.8	0.8
	17.5	16.9	3.8	17.4	0.4

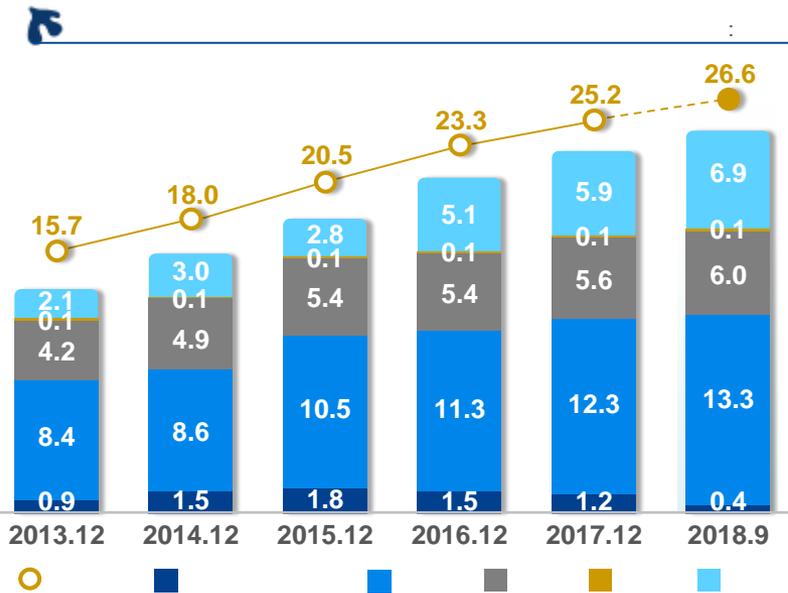


( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	3,465.2	3,635.2	-4.7	1,136.2	1,145.0	-0.8
	37.3	56.4	-33.9	10.3	11.2	-8.3
	27.3	36.6	-25.5	7.7	9.3	-17.6
	10.0	19.8	-49.4	2.6	1.9	36.7
	3,428.0	3,578.9	-4.2	1,125.9	1,133.8	-0.7

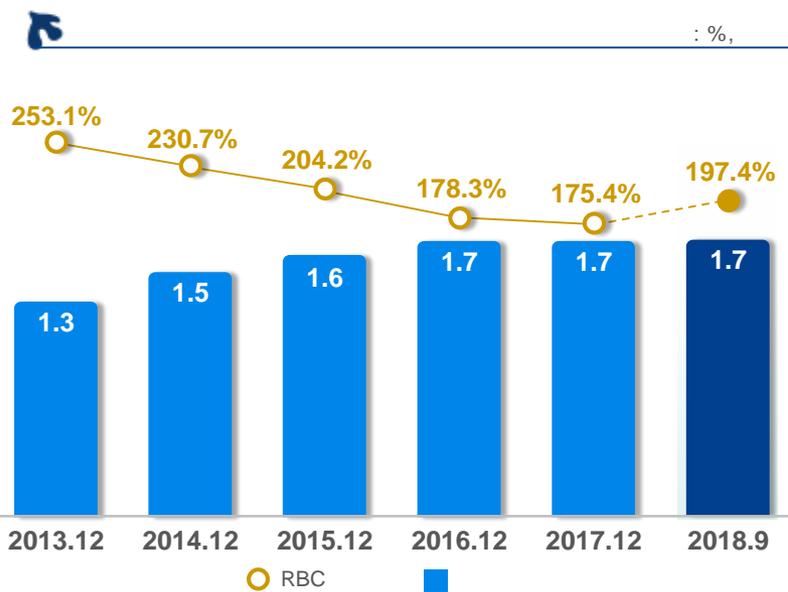


( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	181.2	76.2	137.7	85.0	55.2	53.9
	81.3	63.4	28.2	18.6	27.4	-32.2
	129.2	103.4	25.0	59.1	36.2	63.4
ROE	10.5%	8.0%	2.5%p	10.5%	8.5%	2.0%p
ROA	0.6%	0.5%	0.1%p	0.6%	0.5%	0.1%p

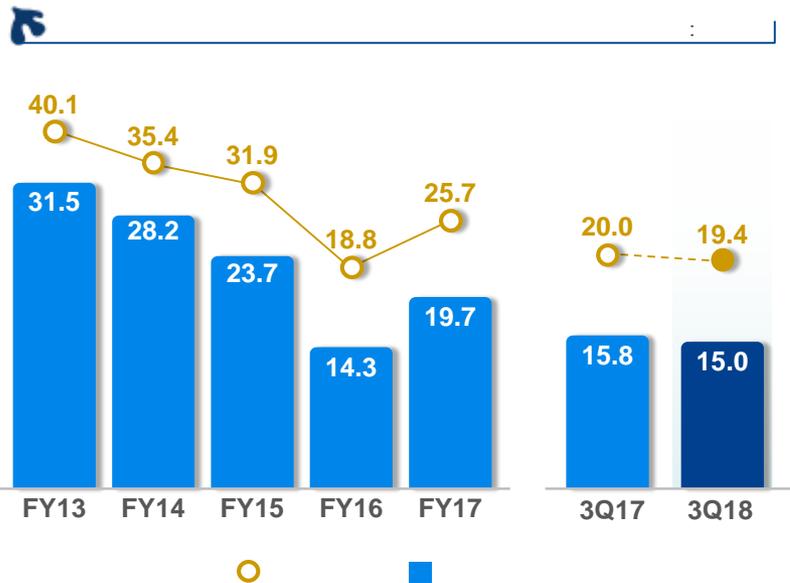
) ROE, ROA



( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	26,618.4	25,156.9	5.8	26,185.0	1.7
	362.7	1,170.6	-69.0	199.6	81.7
	13,280.8	12,344.2	7.6	12,691.5	4.6
	5,964.2	5,643.3	5.7	6,022.3	-1.0
	72.2	66.0	9.5	81.5	-11.4
	6,938.4	5,932.9	16.9	7,190.1	-3.5

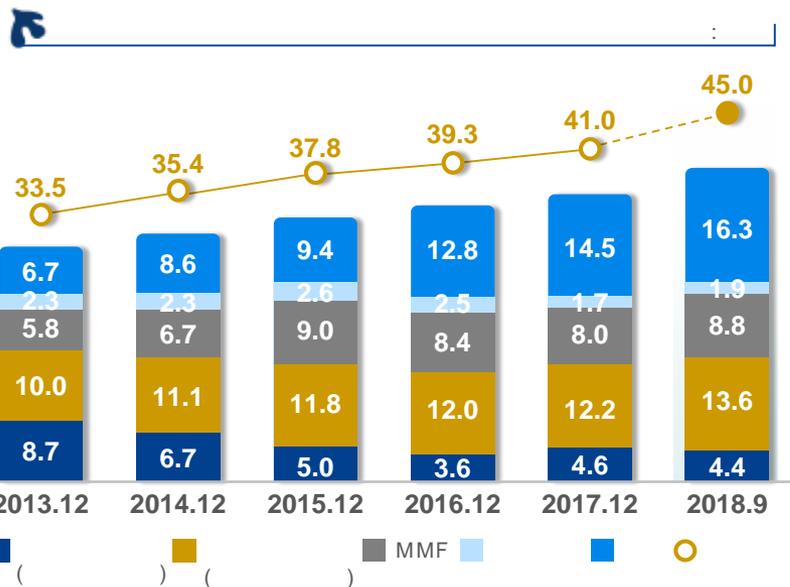


( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	1,671.4	1,731.9	-3.5	1,621.0	3.1
	1,833.2	1,768.0	3.7	1,774.2	3.3
	-161.7	-36.1	347.8	-153.2	5.6
RBC	197.4%	175.4%	22.0%p	199.6%	-2.2%p

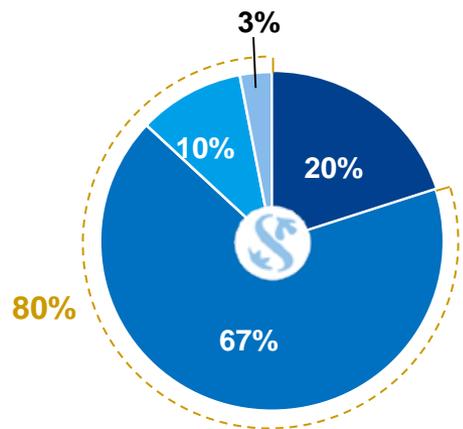
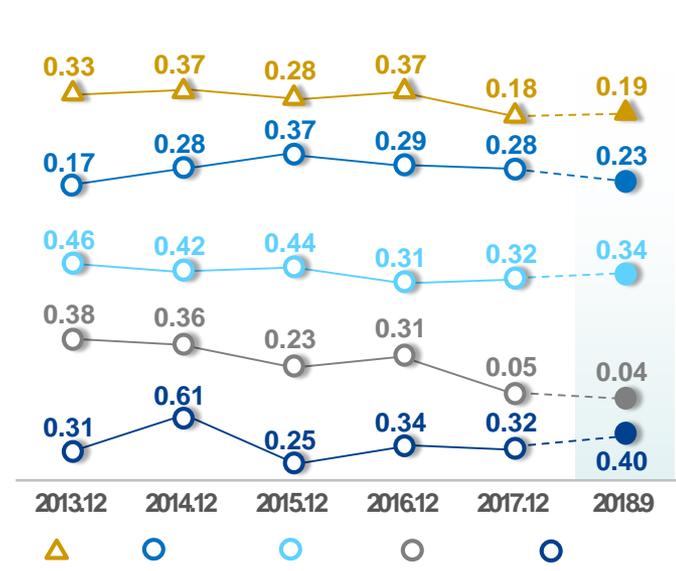
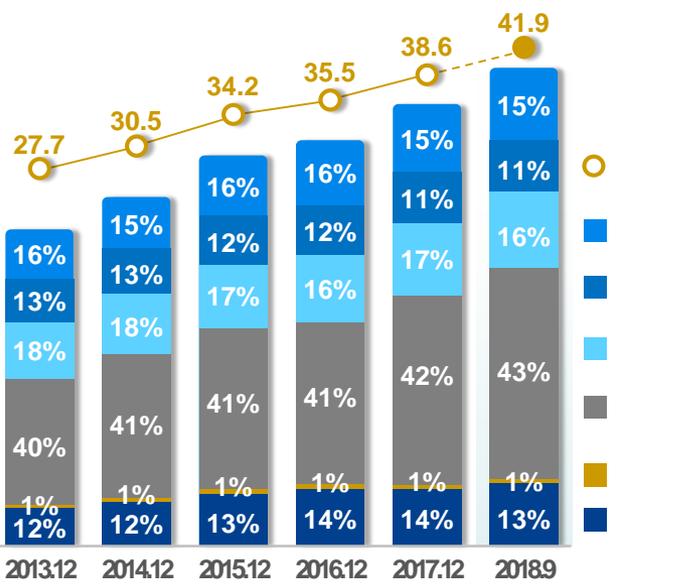
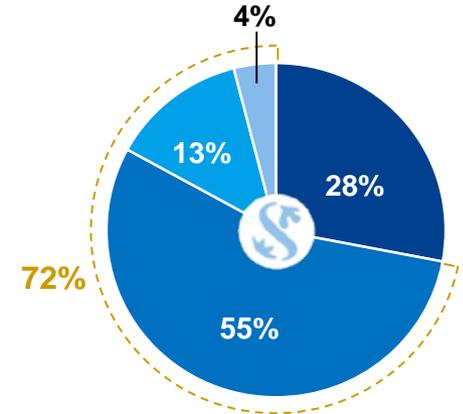
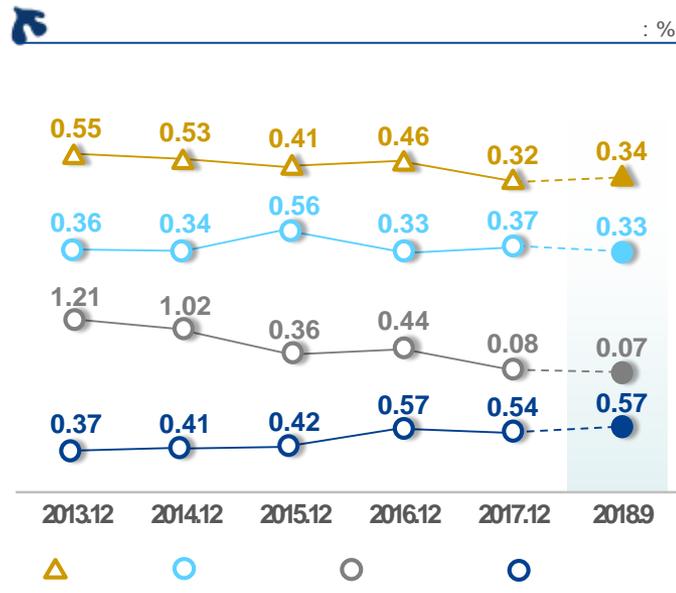
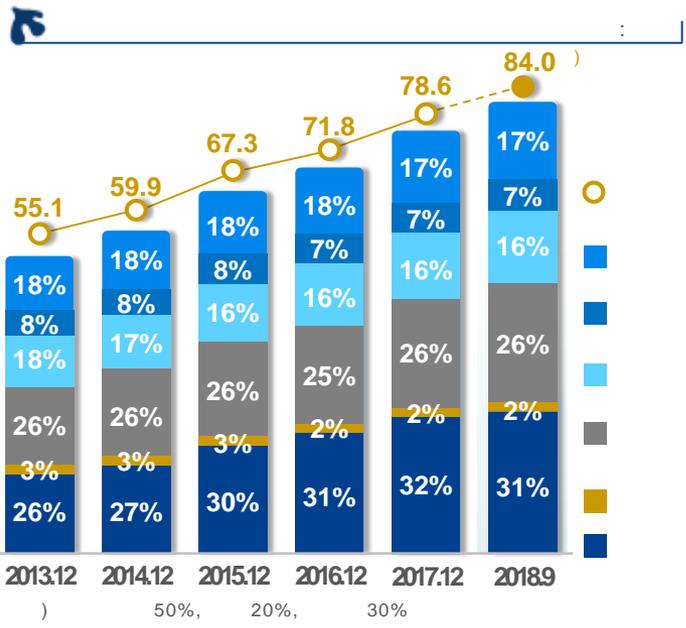


( : )	3Q18 ( )	3Q17 ( )	YoY%	3Q18	2Q18	QoQ%
	59.3	56.8	4.5	20.0	19.4	2.7
	39.9	36.8	8.4	14.1	13.2	6.3
( )	33.0	30.4	8.9	11.3	11.2	0.3
	19.4	20.0	-2.8	5.9	6.2	-4.9
	15.0	15.8	-5.4	4.8	4.5	7.2
ROE	13.2%	14.4%	-1.2%p	13.2%	13.5%	-0.3%p

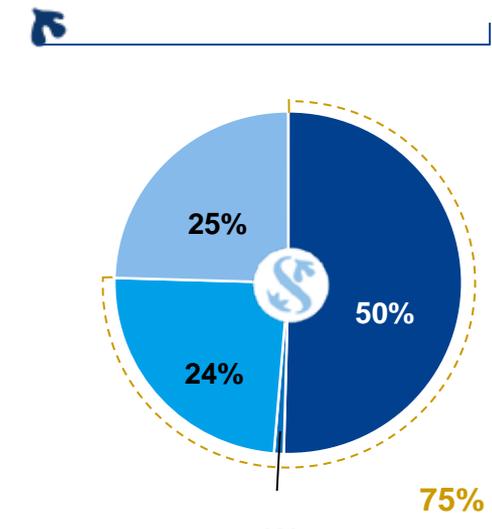
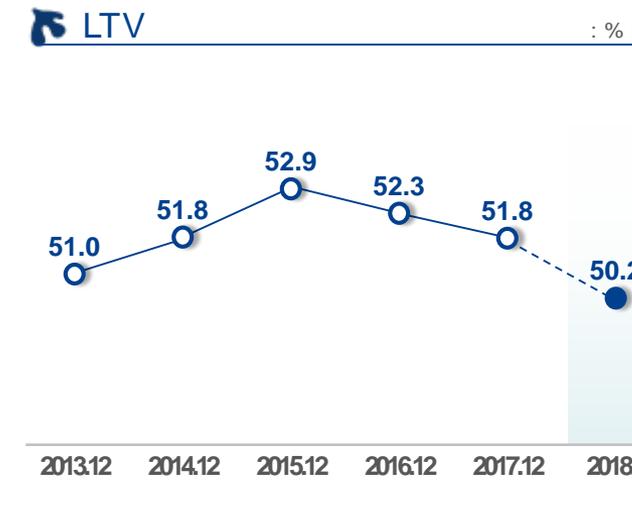
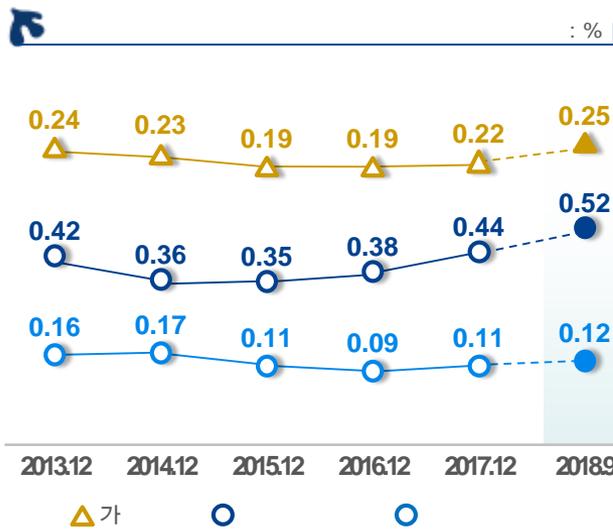
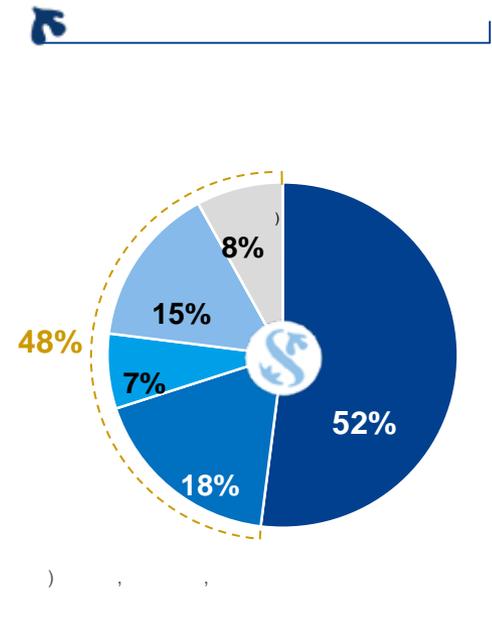
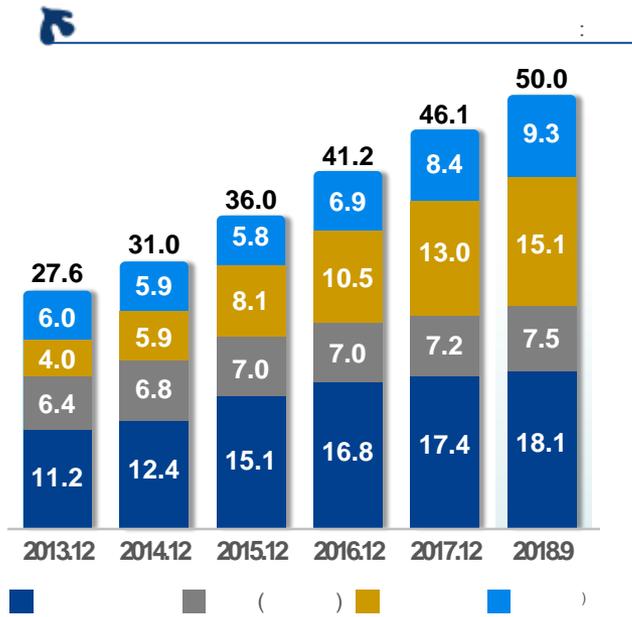
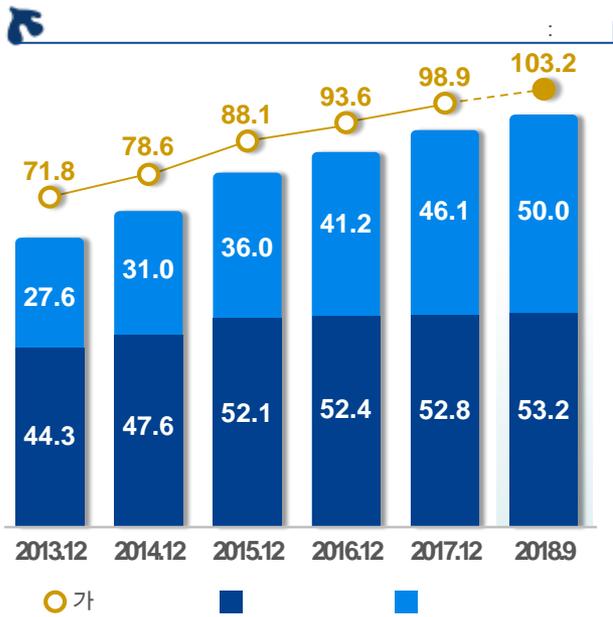
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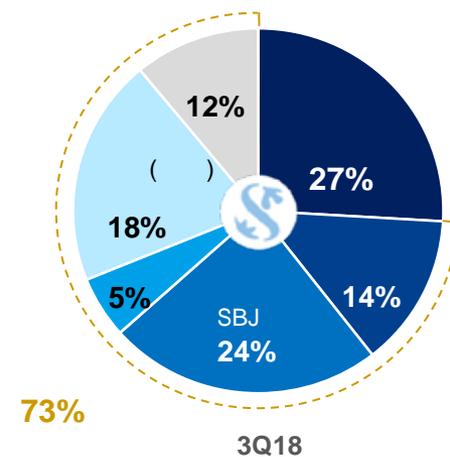
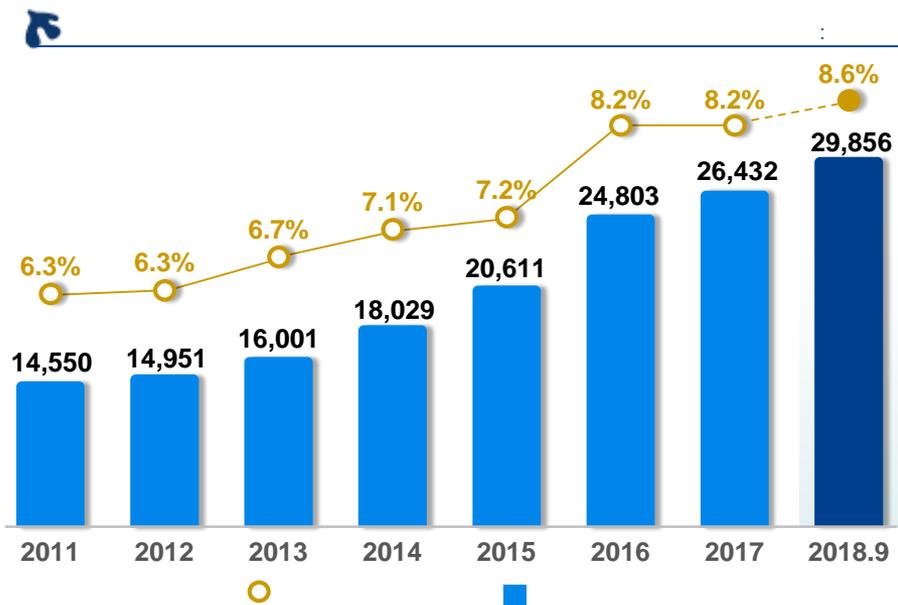
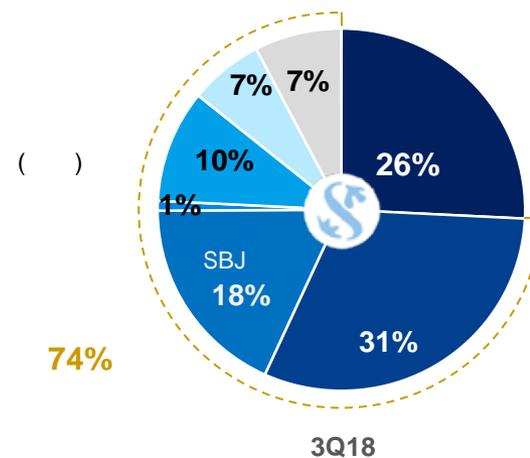
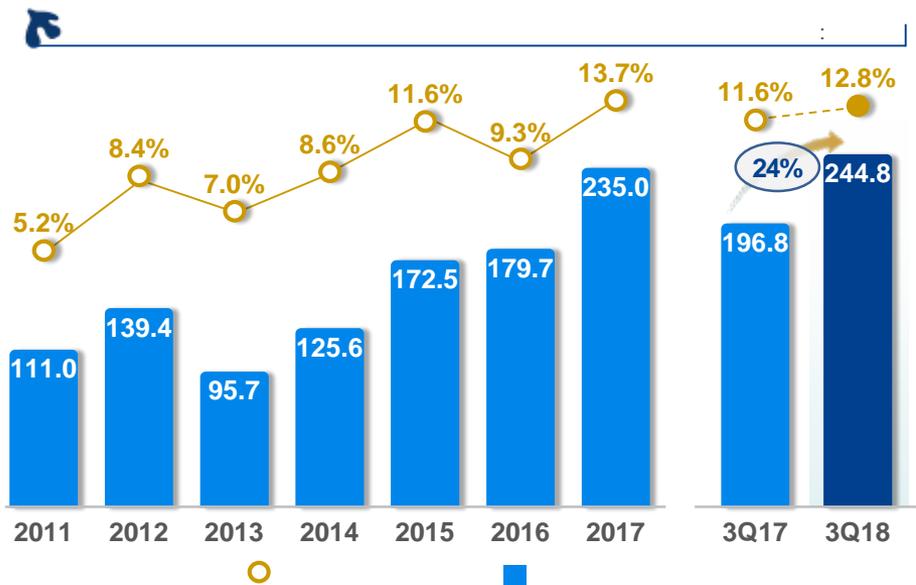


( : )	2018.9	2017.12	YTD%	2018.6	QoQ%
	45.0	41.0	9.9	42.5	5.9
	4.4	4.6	-4.2	4.3	1.8
MMF	13.6	12.2	12.1	12.4	9.8
	8.8	8.0	9.1	8.6	1.4
	1.9	1.7	12.1	1.8	5.1
	16.3	14.5	12.8	15.3	6.5



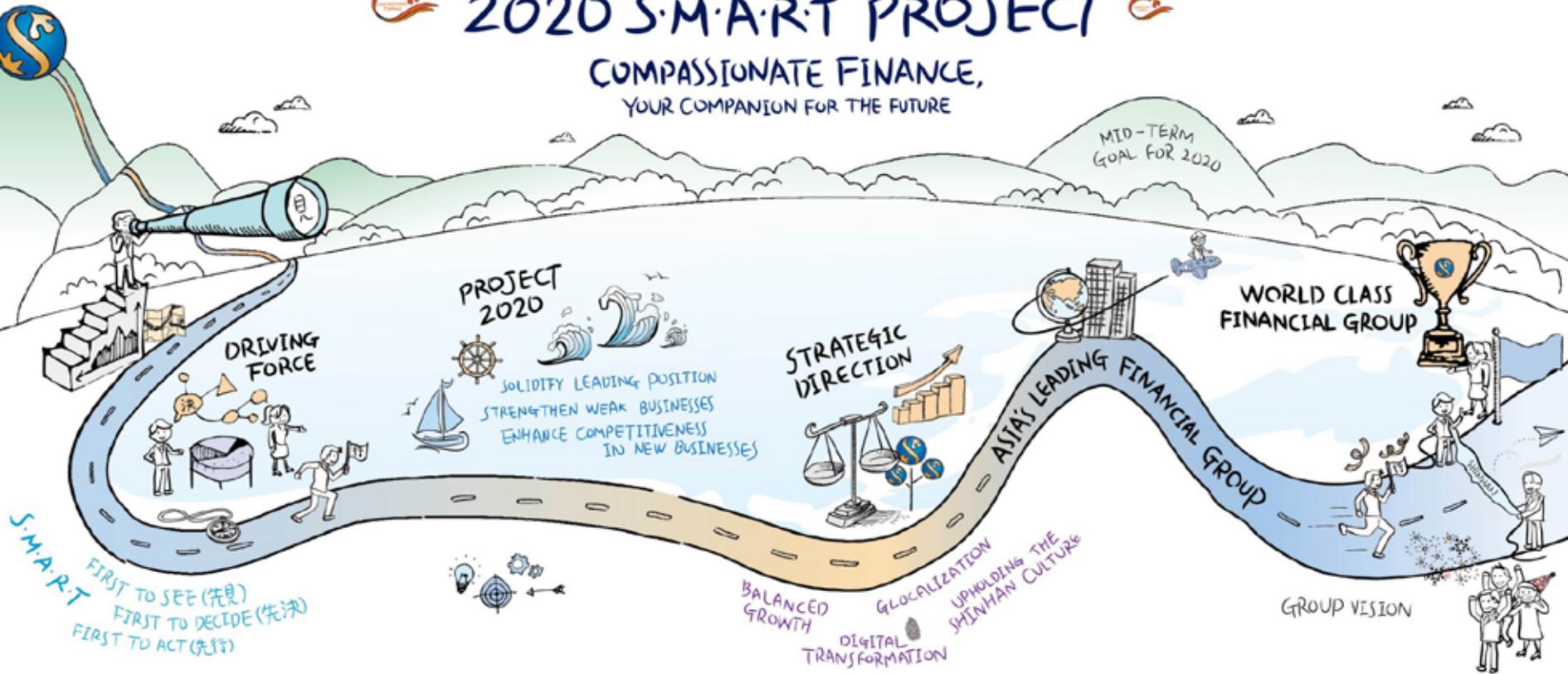
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