

SHINHAN FINANCIAL GROUP CO LTD
Form 6-K
November 14, 2018
UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER

Pursuant to Rule 13a-16 or 15d-16

Under the Securities Exchange Act of 1934

For the Month of November 2018

SHINHAN FINANCIAL GROUP CO., LTD.

(Translation of registrant's name into English)

20, Sejong-daero 9-gil, Jung-gu, Seoul 04513, Korea

(Address of principal executive offices)

Indicate by check mark whether the registrant files or will
file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F ☒ Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in

paper as permitted by Regulation S-T Rule 101(b)(1): _____

Indicate by check mark if the registrant is submitting the Form 6-K in

paper as permitted by Regulation S-T Rule 101(b)(7): _____

Indicate by check mark whether the registrant by furnishing the
information contained in this form is also thereby furnishing the
information to the Commission pursuant to Rule 12g3-2(b) under the
Securities Exchange Act of 1934.

Yes No ☒ ☐

If "Yes" is marked, indicate below the file number assigned to the
registrant in connection with Rule 12g3-2(b): 82- n/a .

Summary of FY2018 3Q Business Report

On November 14, 2018, Shinhan Financial Group (“SFG”) filed its FY2018 3Q Business Report (the “Business Report”) with the Financial Services Commission of Korea and the Korea Exchange pursuant to the Financial Investment Services and Capital Market Act of Korea. This is the summary of the Business Report translated into English. Non-material or previously disclosed information are omitted or abridged.

The financial information in this report has been prepared in accordance with Korean International Financial Reporting Standards.

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1. Introduction of the Group

Company History in 2010 through 2018

Jan. 2010 : Shinhan Data System became a direct subsidiary of SFG
Aug. 2010 : Shinhan Macquarie Financial Advisory was disaffiliated from SFG
Feb. 2011 : Shinhan BNP Paribas Asset Management (Hong Kong) Limited became an indirect subsidiary of SFG
Nov. 2011 : Shinhan Bank Vietnam was merged with Shinhan Vina Bank
Dec. 2011 : Shinhan Savings Bank became a direct subsidiary of SFG
Nov. 2012 : Shinhan AITAS Co., Ltd. joined SFG as a direct subsidiary
Jan. 2013 : Yehanbyoul Savings Bank joined SFG as a direct subsidiary
Apr. 2013 : Shinhan Savings Bank merged with Yehanbyoul Savings Bank. As a result of the integration, Shinhan Savings Bank has been liquidated and Yehanbyoul Savings Bank now exists under the name of “Shinhan Savings Bank” as an existing legal entity
Nov. 2014 : LLP MFO Shinhan Finance (Kazakhstan) became an indirect subsidiary of SFG
Jul. 2015 : Shinhan Securities Vietnam Co., Ltd became an indirect subsidiary of SFG
Oct. 2015 : Banco Shinhan de Mexico became an indirect subsidiary of SFG
Nov. 2015 : PT Bank Shinhan Indonesia became an indirect subsidiary of SFG
Dec. 2015 : PT. Shinhan Indo Finance became an indirect subsidiary of SFG
Dec. 2015 : PT Centratama Nasional Bank became an indirect subsidiary of SFG
Mar. 2016 : Shinhan Microfinance Co., Ltd. became an indirect subsidiary of SFG
Jul. 2016 : PT Shinhan Securities Indonesia became an indirect subsidiary of SFG
Dec. 2016 : Launched new integrated PT Bank Shinhan Indonesia
Oct. 2017 : Established Shinhan REITs(Real Estate Investment Trusts) Management Co.,Ltd. as SFG subsidiary
Dec. 2017 : Shinhan K REITs became an indirect subsidiary of SFG
Apr. 2018 : Shinhan Alpha REITs (formerly known as Shinhan K REITs) was disaffiliated from SFG’s indirect subsidiary due to a change in the largest shareholder
May. 2018 : GX SHINHAN INTERVEST 1st PEF became an indirect subsidiary of SFG
Sep. 2018 : Shinhan Alpha Yongsan REIT became an indirect subsidiary of SFG

Principal Subsidiaries under Korean Law (as of Sep. 30, 2018)

Direct Subsidiaries

Subsidiaries	Ownership by SFG
Shinhan Bank	100.0%
Shinhan Card	100.0%
Shinhan Investment Corp.	100.0%
Shinhan Life Insurance	100.0%
Shinhan BNP Paribas Asset Management	65.0%
Shinhan Capital	100.0%
Jeju Bank ¹⁾	68.9%
Shinhan Savings Bank ²⁾	100.0%
Shinhan DS ³⁾	100.0%
Shinhan AITAS ⁴⁾	99.8%
Shinhan Credit Information	100.0%
Shinhan Alternative Investment Management	100.0%
Shinhan REITs Management	100.0%
SHC Management ⁵⁾	100.0%

1)Jeju Bank is currently listed on the Korea Exchange.

2)On January 30, 2013, Yehanbyoul Savings Bank joined SFG as a direct subsidiary.

On April 1, 2013, Shinhan Savings Bank merged with Yehanbyoul Savings Bank, both of which were direct subsidiaries of Shinhan Financial Group. As a result of the integration of the two savings banks, the previous Shinhan Savings Bank has been liquidated and is thus no longer a subsidiary of Shinhan Financial Group and instead, Yehanbyoul Savings Bank now exists under the name of “Shinhan Savings Bank” as an existing legal entity constituting a member of Shinhan Financial Group.

3)Shinhan Data System changed its company name to Shinhan DS on May 13, 2018.

4)On November 30, 2012, Shinhan AITAS Co., Ltd. joined SFG as a direct subsidiary. Prior to November 30, 2012, Shinhan AITAS was an indirect subsidiary of SFG under Shinhan Bank, a wholly-owned bank subsidiary of SFG.

5)Currently in liquidation proceedings

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Indirect subsidiaries held through direct subsidiaries (as of Sep. 30, 2018)

Direct Subsidiaries	Indirect Subsidiaries	Ownership by the Parent
Shinhan Bank	Shinhan Asia Limited	100.0%
	Shinhan Bank America	100.0%
	Shinhan Bank Japan	100.0%
	Shinhan Bank Europe	100.0%
	Shinhan Bank Cambodia	97.5%
	Shinhan Bank Kazakhstan	100.0%
	Shinhan Bank China Limited	100.0%
	Shinhan Bank Canada	100.0%
	Shinhan Bank Vietnam	100.0%
	Banco Shinhan de Mexico	100.0%
	PT Bank Shinhan Indonesia	99.0%
	LLP MFO Shinhan Finance	100.0%
Shinhan Card	PT. Shinhan Indo Finance	50.0%
	Shinhan Microfinance Co., Ltd.	100.00%
	Shinhan Investment Corp. USA Inc.	100.0%
	Shinhan Investment Corp. Asia Inc.	100.0%
	Shinhan Securities Vietnam Co., Ltd	100.0%
Shinhan Investment Corp.	PT Shinhan Sekuritas Indonesia	99.0%
	KOFC Shinhan Frontier Champ 2010-4 PEF ¹⁾	8.5%
	GX SHINHAN INTERVEST 1st PEF ⁶⁾	14.5%
	Shinhan Praxis K-Growth Global Private Equity Fund 2)	14.1%
	Shinhan BNP Paribas Asset Management	100.0%
Shinhan Alternative Investment Management	Shinhan NPS Private Equity Fund 1st ³⁾	5.0%
	Shinhan Private Equity Fund 2nd ⁴⁾	2.2%
	Shinhan-Stonebridge Petro Private Equity Fund ⁵⁾	0.6%

1) Shinhan Financial Group and its subsidiaries currently own 34.6% of KOFC Shinhan Frontier Champ 2010-4 PEF Investment Corp.

2) Shinhan Financial Group and its subsidiaries currently own 18.9% of Shinhan Praxis K-Growth Global Private Equity Fund.

3) Shinhan Financial Group and its subsidiaries currently own 36.7% of Shinhan NPS Private Equity Fund 1st.

4) Shinhan Financial Group and its subsidiaries currently own 32.6% of Shinhan Private Equity Fund 2nd.

5) Shinhan Financial Group and its subsidiaries currently own 1.8% of Shinhan-Stonebridge Petro Private Equity Fund.

6) Shinhan Financial Group and its subsidiaries currently own 25.3% of GX SHINHAN INTERVEST 1st PEF.

Number of Shares (as of Sep. 30, 2018)

Types of Shares	Number of Shares
Common Shares	474,199,587
Total	474,199,587

Treasury Stocks 550,000

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2. Business Results

Operation Results (KRW billion)

	2018 3Q	2017 3Q	FY2017	FY2016
	(Jan. 1 ~ Sep. 30)	(Jan. 1 ~ Sep. 30)	(Jan. 1 ~ Dec. 31)	(Jan. 1 ~ Dec. 31)
Operating income	3,642.5	3,493.2	3,828.7	3,108.6
Equity method income	41.3	19.5	20.4	10.0
Other non-operating income	-14.7	63.1	-52.8	51.8
Profit before income taxes	3,669.1	3,575.7	3,796.3	3,170.5
Income tax expense	994.5	838.1	848.1	345.6
Consolidated net income	2,674.6	2,737.6	2,948.1	2,824.9
Net income attributable to equity holders of the Group	2,643.4	2,706.4	2,917.7	2,774.8
Net income attributable to non-controlling interest	31.2	31.2	30.4	50.1

Notes :

Some of the totals may not sum due to rounding.

Source and Use of Funds

Consolidated Basis (KRW billion, %)	2018 3Q Jan. 1 ~ Sep. 30				FY2017 Jan. 1 ~ Dec. 31				FY2016 Jan. 1 ~ Dec. 31			
	Average		Proportions		Interest		Interest		Average		Proportions	
	Balance ¹⁾ (%)		Paid		Rate		Rate		Balance ¹⁾ (%)		Paid	
Deposits	255,466.6	57.8	2,248.8	1.18	241,523.7	58.3	2,482.5	1.03	226,966.8	58.7	2,586.7	1.03
Borrowings	19,188.1	4.3	228.5	1.59	17,479.8	4.2	217.3	1.24	15,047.2	3.9	176.4	1.03
Debt	54,722.6	12.4	960.2	2.35	47,594.6	11.5	1,085.4	2.28	42,790.8	11.1	1,085.8	2.28
Securities Issued												
Other	77,812.7	17.7	-	-	74,788.5	18.1	-	-	70,504.9	18.2	-	-
Liabilities												
Source Total	407,190.0	92.2	-	-	381,386.6	92.1	-	-	355,309.7	91.9	-	-
Liabilities												
Total	34,593.4	7.8	-	-	32,750.5	7.9	-	-	31,499.5	8.1	-	-
Stockholder's Equity												
Total	441,783.4	100	-	-	414,137.1	100	-	-	386,809.3	100	-	-
Liabilities & SE												
Cash & Due from Banks	21,465.6	4.9	134.3	0.84	21,609.4	5.2	167.8	0.78	20,933.1	5.4	185.5	0.84
Loans	284,128.5	64.3	8,227.3	3.87	266,195.4	64.3	9,681.4	3.64	252,132.2	65.2	9,244.0	3.64
Loans in KRW	221,816.3	50.2	5,799.2	3.5	207,439.9	50.1	6,828.2	3.29	197,841.4	51.2	6,541.9	3.29
Loans in Foreign Currency	19,051.2	4.3	572.8	4.02	16,841.6	4.1	583.2	3.46	14,936.7	3.9	482.2	3.46
Credit Card	21,328.6	4.8	1,328.9	8.33	19,952.8	4.8	1,680.9	8.42	18,804.3	4.9	1,708.5	8.42
Use Accounts												
Others	21,932.4	5	526.4	3.21	21,961.1	5.3	589.1	2.68	20,549.8	5.3	511.4	2.68
AFS	37,116.2	8.4	556.6	2.01	34,272.9	8.3	645.3	1.88	30,308.9	7.8	612.1	1.88
Financial Assets												
HTM	25,727.0	5.8	535.2	2.78	22,199.6	5.4	651.1	2.93	17,409.7	4.5	561.8	2.93
Financial Assets												
Other Assets	73,346.1	16.6	-	-	69,859.8	16.8	-	-	66,025.3	17.1	-	-
Total Assets	441,783.4	100	-	-	414,137.1	100	-	-	386,809.3	100	-	-

1) The "Average Balance" is the arithmetic mean of the ending balance of each quarter.

Other Financial Information

The main serial financial figures and indices for Sep. 30, 2018 listed herein may be subject to change.

1) Capital Adequacy

Consolidated BIS Ratio (Shinhan Financial Group)

(KRW billion)

	Sep. 30, 2018(e)	Dec. 31, 2017	Dec. 31, 2016
Aggregate Amount of Equity Capital (A)	34,195.7	30,713.5	29,786.5
Risk-Weighted Assets (B)	223,497.1	207,768.6	198,642.6
BIS Ratio (A/B)	15.30%	14.78%	15.00%
Note) based on Basel III			

Capital Adequacy Ratios (Subsidiaries)

(%)

Subsidiary	Capital Adequacy Ratio	Sep. 30, 2018(e)	Dec. 31, 2017	Dec. 31, 2016
Shinhan Bank	BIS Capital Adequacy Ratio	16.4	15.6	15.7
Shinhan Card	Adjusted Equity Capital Ratio	21.7	24.5	26.2
Shinhan Investment Corp.	Net Capital Ratio	679.0	706.4	892.0
Shinhan Life Insurance	Risk Based Capital Ratio	199.6	175.4	178.3
Shinhan BNP Paribas Asset Management	Equity Capital (KRW billion)	154.7	156	148.6
	Minimum Capital Requirement (KRW billion)	27.3	23.5	24.0
Shinhan Capital	Adjusted Equity Capital Ratio	13.3	14	14.9
Jeju Bank	BIS Capital Adequacy Ratio	14.2	14.7	12.8
Shinhan Savings Bank	BIS Capital Adequacy Ratio	14.3	14.3	14.9

Notes :

The BIS Capital Adequacy Ratio is computed in accordance with the guidelines issued by the FSS for commercial banks. Under these guidelines, commercial banks are required to maintain a minimum capital adequacy ratio of 8%. Basel III FIRB was applied in calculating Shinhan Bank's BIS Capital Adequacy Ratio.

Basel III TSA was applied in calculating Jeju Bank's BIS Capital Adequacy Ratio.

Basel I was applied in calculating Shinhan Savings Bank's BIS Capital Adequacy Ratio.

The Adjusted Equity Capital Ratio represents the ratio of total adjusted shareholder's equity to total adjusted assets and is computed in accordance with the guidelines issued by FSS. Under these guidelines, Shinhan Card and Shinhan Capital are required to maintain a minimum adjusted equity capital ratio of 8%.

Net Capital Ratio is computed in accordance with the guidelines issued by the FSS. Under these guidelines, Shinhan Investment Corporation is required to maintain a minimum net capital ratio of 100%.

Under the guidelines issued by the FSS, Shinhan Life Insurance is required to maintain a minimum RBC ratio of 100%.

Under the guidelines issued by the FSS, Shinhan BNP Paribas Asset Management is required to hold Equity Capital that exceeds the Minimum Capital Requirement.

2) Liquidity

Won Liquidity Ratio

(KRW billion, %)

Company	Sep. 30, 2018			Dec. 31, 2017			Dec. 31, 2016		
	Won Assets	Won Liabilities	Won Liquidity Ratio(%)	Won Assets	Won Liabilities	Won Liquidity Ratio(%)	Won Assets	Won Liabilities	Won Liquidity Ratio(%)
Shinhan Financial Group	1,440.2	231.3	622.7	309.8	131.6	235.3	198.8	134.8	147.5
Shinhan Card	17,702.6	5,385.2	328.7	15,768.6	4,236.0	372.3	14,722.9	4,069.1	361.8
Shinhan Investment Corp.	15,207.1	9,252.5	164.4	12,873.9	9,320.8	138.1	12,472.3	8,227.4	151.6
Shinhan Life Insurance	996.4	606.9	164.2	917.5	553.3	165.8	915.8	502.0	182.4
Shinhan Capital	880.8	503.2	175.0	768.9	560.4	137.2	684.5	521.2	131.3
Shinhan Savings Bank	288.7	271.5	106.3	308.0	213.3	144.4	169.8	138.7	122.4

Notes :

Shinhan Financial Group: Due within 1 month

Shinhan Life Insurance: (Won assets due within 3 months /3 months average of Claim payments)*100

Shinhan Card, Shinhan Investment Corp., Shinhan Capital, and Shinhan Savings Bank : Due within 3 months

Liquidity Ratio for Shinhan Bank and Jeju Bank have been replaced by Liquidity Coverage Ratio from Mar 31, 2015 to reflect the recent amendments to detailed regulations on supervision of banking business.

Liquidity Coverage Ratio

(KRW billion, %)

Company	Sep. 30, 2018			Dec. 31, 2017			Dec. 31, 2016		
	High Quality Liquid Assets	Net Cash Outflows	Liquidity Coverage Ratio(%)*	High Quality Liquid Assets	Net Cash Outflows	Liquidity Coverage Ratio(%)	High Quality Liquid Assets	Net Cash Outflows	Liquidity Coverage Ratio(%)
Shinhan Bank	48,583.2	49,001.3	99.2	46,813.9	49,493.3	94.7	35,961.9	37,257.5	96.7
Jeju Bank	620.8	488.3	128.1	560.3	476.0	117.9	563.2	401.9	142.6

* The “High quality liquid assets” and “Net cash outflows” are the arithmetic mean of the ending balance of every day.

Foreign Currency (FC) Liquidity Ratio

(USD millions, %)

Company	Sep. 30, 2018			Dec. 31, 2017			Dec. 31, 2016		
	FC Assets	FC Liabilities	FC Liquidity Ratio(%)	FC Assets	FC Liabilities	FC Liquidity Ratio(%)	FC Assets	FC Liabilities	FC Liquidity Ratio(%)
Shinhan Financial Group	-	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	49,850.7	46,790.4	106.5	39,631.1	35,968.5	110.2
Shinhan Investment Corp.	6,374.5	55,929.0	107.5	7,577.9	7,913.3	95.8	5,635.3	5,073.4	111.1
Shinhan Capital	113.4	59.6	190.3	99.8	0.3	29325.2	80.3	1.1	7333.0
Jeju Bank	42.6	24.4	174.7	43.2	37.9	114.1	13.3	10.7	124.7

Notes :

Foreign currency liquidity ratios are computed with assets and liabilities due within 3 months.

Shinhan Bank's foreign currency liquidity ratio reflected securitization weight with the guidelines issued by the FSS.

Shinhan Financial Group figures are based on the separate basis.

Foreign Currency (FC) Liquidity Coverage Ratio

(USD millions, %)

Company	2018 3Q	2018 2Q	2018 1Q	2017 4Q
	Jul. 1 ~ Sep. 30	Apr. 1 ~ Jun. 30	Jan. 1 ~ Mar. 31	Oct. 1 ~ Dec. 31
Shinhan Bank	124.2	117.6	107.3	107.3

Notes :

Under the guidelines issued by the FSS, Shinhan Bank is required to hold a minimum requirement of foreign exchange debt in high-quality liquidity assets to withstand a 30-day net cash outflow in systemic risks. The minimum requirement of the foreign currency liquidity coverage ratio was set at 60% in 2017, 70% in 2018 and will be increased gradually to 80% in 2019.

3) Asset Quality

SFG Consolidated Basis

(KRW billion)

	Sep. 30, 2018	Dec. 31, 2017	Dec. 31, 2016
Total Loans	293,971.1	274,719.1	259,772.6
Substandard & Below	1,642.8	1,734.1	1,927.6
Substandard & Below Ratio	0.56%	0.63%	0.74%
Non-Performing Loans	1,327.5	1,467.1	1,595.8
NPL Ratio	0.45%	0.53%	0.61%
Substandard & Below Coverage Ratio	171.17%	135.15%	125.99%
Loan Loss Allowance	2,811.9	2,343.6	2,428.7
Substandard & Below Loans	1,642.8	1,734.1	1,927.6

Separate Basis

(%)

	Sep. 30, 2018			Dec. 31, 2017			Dec. 31, 2016		
	Substandard & Below Ratio	NPL Ratio	Substandard & Below Coverage Ratio	Substandard & Below Ratio	NPL Ratio	Substandard & Below Coverage Ratio	Substandard & Below Ratio	NPL Ratio	Substandard & Below Coverage Ratio ¹⁾
Shinhan Financial Group	-	-	-	-	-	-	-	-	-
Shinhan Bank	0.47	0.41	142	0.55	0.49	114	0.65	0.56	96
Shinhan Card	1.08	0.61	290	1.06	0.61	238	1.16	0.76	271
Shinhan Investment Corp.	0.08	0.08	648	0.08	0.08	497	0.1	0.1	413
Shinhan Life Insurance	0.08	0.07	437	0.09	0.07	274	0.09	0.08	335
Shinhan Capital	1.48	1.5	107	1.33	1.6	129	2.61	2.93	94
Jeju Bank	0.46	0.44	112	1.09	0.8	41	1.24	0.93	35
Shinhan Savings Bank	3.79	3.31	75	3.86	2.98	62	5.42	3.45	53

4) Debt to Equity Ratios

Shinhan Financial Group (Separate Basis)

(KRW billion)

	Sep. 30, 2018	Dec. 31, 2017	Dec. 31, 2016
Debt	7,704.9	7,447.7	6,977.7
Equity	21,842.9	20,192.1	20,217.9
Debt to Equity Ratio	35.27%	36.88%	34.51%

Twenty Largest Exposures by Borrower

(KRW billion)

As of Sep. 30, 2018	Loans in	Loans in Foreign	Securities	Guarantees and	Others	Total
Consolidated basis	Won	Currency		Acceptances		Exposures
Ministry of Strategy & Finance	0.0	-	16,816.8	-	-	16,816.8
Korea Housing Finance Corporation	0.0	-	6,869.1	-	-	6,869.1
Bank of Korea	350.0	-	5,705.3	0.1	-	6,055.4
Korea Development Bank	12.1	-	5,072.1	-	-	5,084.1
Industrial Bank of Korea	671.8	-	2,676.1	-	-	3,347.9
Export-Import Bank of Korea	-	-	2,795.8	-	-	2,795.8
Samsung Electronics Co., Ltd.	0.0	1,935.5	2.0	-	0.0	1,937.5
Woori Bank	726.9	80.8	759.1	-	-	1,566.8
Korea Deposit Insurance Corporation	-	-	1,459.2	-	-	1,459.2
Kookmin Bank	628.9	133.5	652.5	25.7	-	1,440.7
Korea Securities Finance Corporation	556.3	-	870.6	-	-	1,426.9
NongHyup Bank	642.2	8.1	493.1	15.5	-	1,158.9
Korea Land & Housing Corporation	0.0	-	1,107.3	-	-	1,107.4
United States of America	-	-	998.3	-	-	998.3
KB Investment & Securities Co.,Ltd	800.0	-	180.9	-	-	980.9
Korea Electric Power Corporation	0.3	-	849.5	87.0	-	936.8
National Agricultural Cooperative Federation	520.5	-	400.4	-	-	920.8
KEB Hana Bank	141.8	278.2	488.6	2.1	-	910.7
LG Electronics Inc.	71.6	109.3	162.2	434.8	-	777.8
Hyundai Motors	87.2	593.1	39.3	46.0	0.1	765.7
Total	5,209.6	3,138.5	48,398.1	611.1	0.1	57,357.4

Note) Some of the totals may not sum due to rounding

Exposure to ten Main Debtor Groups

(KRW billion)

As of Sep. 30, 2018	Loans in	Loans in Foreign	Securities	Guarantees and	Others	Total
Consolidated basis	Won	Currency		Acceptances		Exposures
Samsung	325.5	2,310.9	866.8	936.0	0.1	4,439.20
Hyundai Motors	872.4	1,892.7	956.1	378.3	1.2	4,100.70
Lotte	182.6	721.1	829.5	421.6	1	2,155.90
SK	504.2	283.3	531.1	831.7	0.1	2,150.40
LG	398.2	232.2	512.3	719.1	0	1,861.90
Hyundai Heavy Industries	157.3	153.7	126.1	1401.4	0	1,838.50
Hanwha	349.2	227.6	513.6	355.0	0	1,445.40
LS	84.3	326.7	214.8	589.2	-	1,215.00
CJ	128.5	428.5	230.0	78.4	-	865.4
Hyosung	154.3	436.3	59.3	168.4	0	818.2
Total	3,156.50	7,013.0	4,839.60	5879.1	2.4	20,890.5

Note) Some of the totals may not sum due to rounding

Loans, Due from banks and Securities Concentration by Industry