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PRESS RELEASE

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DEMO DAY: INNOVATIVE COOPERATION BETWEEN STARTUPS AND SHINHAN FINANCIAL ECOSYSTEM IN VIETNAM IN GLOBAL SHINHAN INNOBOOST 2025 PROGRAM

Ho Chi Minh City, on 11 November 2025 – After 16 weeks of co-creation, Demo Day 2025 has introduced Proof of Concepts ("PoC") between 5 startups and companies in the Shinhan financial ecosystem, ending the 2nd season of the Global Shinhan InnoBoost 2025 program held by Shinhan Future's Lab Vietnam.

In the context that Vietnam has strengthened digital transformation and creative innovation according to the Resolution 57-NQ/TW, enterprises are expected to pioneer new technologies to enhance operating efficiency and promote digital consumption. At the same time, domestic startup ecosystem is increasingly dynamic and ranking at 44th globally according to the Global Innovation Index 2025, with more than 4,000 startups operating.

In anticipation of this trend, companies in Shinhan financial ecosystem in Vietnam have constantly innovated to enhance product and service quality, especially in the digital financial and banking sector. In 2025, Shinhan financial ecosystem in Vietnam continued to implement Global Shinhan InnoBoost program, an annual initiative under the Open Innovation model, aiming to promote co-creative cooperation between Shinhan and regionally potential startups.

From over 200 partnership proposals submitted from many countries, 5 most appropriate startups from Vietnam, Korea, Singapore and Indonesia have been selected to enter the acceleration stage, conducting real-world validation in collaboration with the companies in Shinhan financial ecosystem in Vietnam, including: Shinhan Bank, Shinhan Securities, Shinhan Life and Shinhan Finance. After 16 weeks of co-

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working, the initial potential cooperation results aiming to long-term application in the financial and banking sector have been introduced in Demo Day on November 11, 2025.

Sharing in Demo Day, Mr. Kang Gewwon – General Director of Shinhan Bank Vietnam stated: "*Global Shinhan InnoBoost is not merely an incubation program, but a co-creative journey between startups and Shinhan Financial Group Korea. Each PoC introduced today is not only a trial version, but also clear evidences for cooperation strength, where creative ideas are turned into practical values. We commit to continuing to accompany startups, in order to together create positive impacts and promote innovation in the financial sector in Vietnam".*

Mr. Kim Hyoung Jin, Director of Shinhan Future's Lab Vietnam, organizing unit, shared: *"At Shinhan Future's Lab, we not only accelerate startups, but also accompany startups to co-create the future. Global Shinhan InnoBoost serves as a Launchpad, where startup spirit and corporate strength collaborate to create true values. Each PoC serves as a stride in long-term journey that helps startups develop, simultaneously, brings comprehensive and creative innovation opportunities, thereby better serving customers in line with the "Customer-Centric" motto of companies within Shinhan financial ecosystem in Vietnam".*

05 startups participating in this year's program represents various technology sectors, aiming to the innovation in finance, data, customer experience and corporate operation:

- Fineksi (Indonesia): AI Automates credit analysis and fraud detection.
- Finan (Vietnam): Comprehensive financial management platform for SME.
- Metsakuur (Korea): Vision AI for face identification and e-KYC.
- Borra (Fles Corp, Korea): AI for Gen Z's behavior and emotion analysis, optimizing user experiences.
- Agentic Flow AI (Vietnam/Singapore): No-code platform to build AI Agent for operating automation.

The program has created an effective networking platform connecting startups, investors, partners and innovation leaders. The program is not only an occasion to review the outcomes of the collaboration, but also a source of inspiration and supports, helping starups prepare themselves for the Global Shinhan InnoBoost 2026.

Global Shinhan InnoBoost is not merely a competition, but aims to become a valuable acceleration launchpad for startups in the financial, banking and insurance ecosystem. The program 2025 successfully ended, opening various expection of actual collaborations between startups and Shinhan Financial Group. This is an effective and mutually beneficial innovation model that delivers the best value to customers.

Shinhan Future's Lab Vietnam is the lead organization of the Global Shinhan InnoBoost 2025 program, under the patronage of the National Innovation Center (NIC), and co-organized in collaboration with the Seoul Business Agency, Seoul Startup Hub, and the innovation connectivity platform BambuUP.

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ABOUT SHINHAN FUTURE'S LAB

Shinhan Future's Lab (SFL) là chương trình thúc đẩy đổi mới sáng tạo thuộc Tập đoàn Tài chính Shinhan (Shinhan Financial Group - SFG), được biết đến như một trong những mô hình hỗ trợ khởi nghiệp công nghệ tài chính tiên phong và hiệu quả nhất tại Hàn Quốc. Với sứ mệnh đồng hành cùng các doanh nghiệp khởi nghiệp tiềm năng, SFL mang đến hệ sinh thái kết nối toàn diện giữa startup, nhà đầu tư và chuyên gia trong các lĩnh vực tài chính, công nghệ, pháp lý và kinh doanh.

Shinhan Future's Lab (SFL) is an innovation acceleration program of Shinhan Financial Group (SFG), which is known as one of pioneering and the most effective fintech startup models in Korea. With the mission of accompanying potential startups, SFL has created a comprehensive networking ecosystem between startups, investors and experts in financial, technology and business sectors.

Shinhan Future's Lab Vietnam is the first international branch of Shinhan Future's Lab (SFL) and has been officially operating since 2016. Initially focusing on supporting startups in the fintech sector, SFL-V has gradually expanded its scope to various other technology fields, with the goal of creating practical, innovative solutions for businesses and society.

Through its annual Open Innovation programs, SFL serves as a bridge connecting startups with member companies within the Shinhan ecosystem in Vietnam. Participating startups not only gain access to investment opportunities, strategic mentorship, and specialized resources from Shinhan, but also have the chance to directly engage in real-world collaboration and product development projects (Proof of Concept – PoC) with corporate partners.

With a strategic orientation of "Connect – Co-Create – Expand," SFL has become a platform that empowers startups in Vietnam and Korea to transform ideas into reality, scale globally, and contribute to the growth of the regional innovation economy.

ABOUT SHINHAN BANK VIETNAM

Shinhan Bank Vietnam Limited ("Shinhan Bank") is a subsidiary of Shinhan Bank Korea, a member of Shinhan Financial Group (SFG). SFG is a leading financial group in South Korea, founded on the foundation of Shinhan Bank Korea, Shinhan Investment Corporation, and Shinhan Asset Management. SFG is listed on both the Korea Exchange (KRX) and the New York Stock Exchange (NYSE). SFG and Shinhan Bank Korea are among the top 10 Domestic Systemically Important Banks (D-SIBs) in the South Korean banking system.

In Vietnam, Shinhan Bank's history can be traced back to 1993 when Shinhan Bank first opened the representative office in Ho Chi Minh City. Over the history of 30 years, we have built a broad network expanding from the North, the Central and the South of Vietnam. Currently, Shinhan Bank has been offering

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a diversified portfolio of tailored corporate and consumer banking products and solutions. Simultaneously, the Bank has also strengthened digital transformation process by applying advanced technologies to products/services, in order to bring "More friendly, More secured and More creative" financial solutions to customers.

With the mission of "A better world through finance", Shinhan Bank has constantly contributed to Vietnam's socioeconomic development not only in terms of business operation, but also through meaningful social activities carrying profound humanity value. Shinhan Bank contributed more than VND 91 billion to social activities from 2007 up to now.

For more information about Shinhan Bank Vietnam, please kindly visit:

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