### § Shinhan Bank

### MR. SHIN DONG MIN, CEO OF SHINHAN BANK VIETNAM: SHINHAN ACCOMPANIES VIETNAMESE PEOPLE TO ACHIEVE THE BIG DREAMS

# Why Shinhan chose Coach Park Hang Seo and Xuan Truong as Brand Ambassadors of the bank?

In 2018, Coach Park Hang Seo and Luong Xuan Truong had become the icons of inspiration, evoking the determination to follow the passion and dreams in Vietnamese football fans. They are highly appreciated for their deep commitment to the big goals. They are also a firm support for the team to reach the victory. Shinhan Bank, the leading bank in Korea, is a trustworthy of customers for its financial strength, transparency and trust; as well as our continuous efforts to improve the service quality and facilities for customers. These are the shared values that help to connect us.

#### In 2019, Shinhan will keep with Coach Park Hang Seo and Luong Xuan Truong as Brand Ambassadors?

Surely. Coach Park Hang Seo and player Luong Xuan Truong will continue to be our Brand Ambassador until September 2019 at least.

Our partnership with Coach Park Hang Seo and player Luong Xuan Truong has connected the Shinhan Bank's image with the Vietnamese team's aspirations to become the best regional football team. The decision to cooperate with Coach Park and Xuan Truong gave Shinhan Bank the opportunity to stand with the team in every of their ups and downs moments and to share the happiness with players as well as the fans' tears of sadness. In the big leagues such as Asiad 2018 and AFF Suzuki Cup 2018, Shinhan Bank has hold a lot of activities to cheer the team. We free delivered flags and stickers with Coach Park Hang Seo picture and placing five giant Shinhan flag printed with Coach Park picture at the branches at Ho Chi Minh City and Hanoi for everyone to sign for support our team.

Shinhan's brand awareness is certainly much improved through these activities and media reports of partnership between Coach Park, Xuan Truong and Shinhan Bank. Our message "Get ready for big dreams" is more strongly expanded than ever.

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## "Be ready for the next great goals- Keep striving for the next great goals", this message seems to fit the football rather than the growth of a bank, what do you think?

Not only in football, everyone cherishes their own dreams. That can be a good job, a happy marriage, a home, a car, an abroad study, etc. All of these can be your dreams. Every dream is equally worthwhile and should be respected.

There are no big or small dreams. There are only dreams come true or dreams on papers. Shinhan's message to our customers is to "Get ready for big dreams". We want to encourage them to get spiritually and financially ready to make their dreams come true. You may have to deal with challenges on the journey to achieve your goal, "keep striving". Just keep going, your efforts will certainly be paid off, especially when you have Shinhan as your companion.

The goal of our players is to win the championship. The goal of the customer is a better life. Shinhan's goal is to help customers realize their dreams and become their trustworthy partner. The message *"Be ready for the next great goals- Keep striving for the next great goals"* is the shared value that connects all of us together.

#### With 10 years working in Vietnam, how do you assess about this financial market?

Vietnam has retained the foreign market that delivers the leading investment efficiency for Shinhan Bank. We have grown and developed fast in terms of total assets, profit, network, human resources and other. One of the most typical example for our growth is our acquisition over ANZ's retail business in December 2017.

In the next 3 to 5 years, we will continue to retain our position as the largest foreign bank in Vietnam and the pioneer in the banking technology as well as improve our rank in term of credit cards. Shinhan Bank in the general rankings. However, the most important thing for us and our biggest achievement are not the numbers of growth or profit but the trust and confidence of Vietnamese customers for the Shinhan brand and our teams. As I said, Shinhan takes its customers as the centre for our values.

In 2018, Shinhan Bank is continuously expanding branch network / transaction offices and ATMs throughout the provinces and cities and Shinhan PWM.? Could you introduce a little bit about it?



We are targeting Vietnamese customers, especially individual customers, therefore, we place our focus on network investment to reach more customers in the provinces, as well as to give them easier access to bank with Shinhan.

By November, 2018, Shinhan Bank has more than 30 branches and transaction offices in Vietnam and is the largest foreign bank in the market. We will continue to expand our network in 2019 and in the years to come.

In Oct 2018, we have launched PWM Lounge at Shinhan Bank – Le Thai To branch, 14 Le Thai To, Hang Trong ward, Hoan Kiem district, Hanoi. This lounge has a five-star standard facility, luxurious customer service rooms with a scenic view to Hoan Kiem Lake. It also has a private area designated for PWM-exclusive events on various topics like health and wellbeing, economic, investment and suchlike to promote a premium lifestyle as well as networking opportunities between like-minded customers. By launching the PWM Lounge, we hope to provide customers with the best service, along with our number one quality of private wealth management services.

## Shinhan Bank also pays a great attention to corporate social responsibility. Can you tell us about that?

Shinhan Bank always emphasises responsibility to the community through practical and meaningful social activities. In addition to giving gifts and providing healthy recreational activities to poor people in remote and mountainous areas, during Tết (Lunar New Year) Shinhan Bank also donates bicycles to poor children, provides free food, donates blood, and supports education.

One of Shinhan Bank's outstanding annual social activities is its scholarship programme for poor students in many cities and provinces across the country such as HCM City, Hanoi, Da Lat, Lam Dong, Daklak and Nghe An.

Since 2007, Shinhan Bank has donated nearly US\$2 million for social activities.

Last year over 5,000 Shinhan employees were involved in community activities, putting in a total of nearly 15,000 hours.

The focus on the sustainable development of the economy and community is a testament to Shinhan's long-term commitment to Việt Nam.