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PRESS RELEASE

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SHINHAN BANK LAUNCHES SHINHAN CMS – A SMART FINANCIAL MANAGEMENT SOLUTION FOR ENTERPRISES

Ho Chi Minh City, on 20th May 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank") officially launched the Shinhan Cash Management Service (Shinhan CMS) that supports enterprises, private enterprises, business households to optimize cash flows and effectively operate. The service provides a real-time processing capacity for payment amounts, receivables and information, flexibly integrates and customizes with the enterprise's business model.

Shinhan CMS supports enterprises in diversified sectors, such as: Retail (including F&B), education, insurance, technology, production, etc. Simultaneously, this solution focuses on handling difficulties that customers often encounter in collecting delayed receivables, ensuring consistency of cash flow and diversification of retail payment, etc.

Shinhan CMS provides a smart income management service designed to support enterprises to monitor and manage financial transactions effectively and accurately. With advance technologies, this service allows real-time monitoring of income transactions, thereby helping enterprises continuously update on their financial status. That not only helps enhance monitoring capacity, but also quickly detect fluctuations or mistakes in the income system. In addition, this service of Shinhan CMS also helps reduce processing time and operating costs for enterprises, thanks to application of automatic technologies, effectively assisting enterprises in the automatic bulk collection service.

Besides, with Shinhan CMS, customers can inquire accounts of different banks in a single platform that helps save inquiry time and flexibly manage accounts, and enhance control and ensure transparency in transaction monitoring.

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One of outstanding services of Shinhan CMS is Virtual Code. This is a digital solution that helps manage receivables based on the connection between a main account of customers and set of virtual codes. Each virtual code is assigned to a payer by default (which is any individual or organization that deposits cash or transfers funds to the virtual code). When the Virtual Code is credited, it is automatically credited to customer's main accounts at Shinhan Bank. Flexibility of this service allows enterprises effortlessly connect and integrate with financial management systems, accounting software or other online payment platforms, creating a comprehensive and convenient solution for cash management. Automating payment and bulk collection processes helps reduce the workload of financial departments, as well as optimize operating costs and improve business performance.

Moreover, Shinhan CMS also provides customers with comprehensive reports on real-time financial information performed flexibly with daily, monthly, yearly visual charts, supporting for accurate and flexible business analysis and assessment.

Developed and managed on the Infoplus platform, with quick installation time from 1 – 3 working days, alongside preferential fee designed appropriately for each service, and continuous supports from dedicated technical team that will accompany customers to ensure smooth installation and system operation, Shinhan CMS aims to offer high values for enterprises, supporting to optimize financial management and enhance competitiveness in the market.

Mr. Kim Dae Hong, Deputy General Director of Shinhan Bank Vietnam stated: *"The launching of Shinhan CMS belongs to Shinhan Bank's digital transformation reinforcement strategy. Accordingly, the Bank not only focuses on applying advance technologies, but also developing modern products and services in order to support Vietnamese enterprises on the journey of digitalization and optimizing growth potential, contributing to promoting digital transformation process of financial and banking sector according to the direction of the Government and the SBV"*.

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 32 years, we have built a broad network

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expanding from the North, the Central and the South of Vietnam. Currently, Shinhan Bank has been offering 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, towards the target of "Becoming the leading digital bank in Vietnam in 2030".

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 88 billion to social activities from 2007 until the end of 2024. Particularly in 2024, the Bank contributed the amount of over VND 6 billion, with 592 hours for social activities and 10,684 of employee's participation times.

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

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