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PRESS RELEASE

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SHINHAN BANK SUPPORTS CUSTOMERS IN THE TRANSITION TO ELECTRIC VEHICLES

Ho Chi Minh City, August 11, 2025 – Shinhan Bank Vietnam Ltd. ("Shinhan Bank") has launched a preferential loan interest rate program for individual customers, business households, and enterprises seeking financing to purchase electric vehicles (EVs). This initiative is part of the Bank's concrete efforts to support Directive No. 20/CT-TTg on urgent environmental protection measures, promoting the adoption of climate-friendly transportation, and contributing to Vietnam's net-zero emissions commitment by 2050.

Under the program, customers applying for EV auto loans at Shinhan Bank from now until December 31, 2025, will enjoy a preferential interest rate starting from only 6.9%/year (*), fixed for the first three years, with financing available for up to 80% of the vehicle's value. The offer applies to all electric car models officially distributed in Vietnam. The loan package features a simplified approval process, quick turnaround time, and flexible loan terms and disbursement schedules, making it easier for customers to own green vehicles that offer long-term savings on fuel and maintenance costs.

With a strong commitment to supporting Vietnam's sustainable development, Shinhan Bank plans to roll out additional incentive programs and expand partnerships with EV manufacturers and authorized dealerships. The aim is to provide customers with more flexible financing options tailored to the modern green consumption trend.

A representative of Shinhan Bank shared: *"We believe the banking sector plays an important role in accelerating the green transition through tailored financial solutions. With this preferential program, we aim to accompany customers on their journey toward sustainable mobility, helping reduce environmental pollution while lowering costs. This marks a concrete step in our broader roadmap to promote green finance and contribute to a sustainable future in Vietnam."*

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In addition to the EV loan offer, Shinhan Bank continues to provide competitive loan packages for conventional vehicles, with three fixed interest rate options: 7.1%/year fixed for 12 months, 7.5%/year fixed for 24 months, or 7.9%/year fixed for 36 months, offering customers flexibility in planning their repayments and managing financial pressure. Notably, customers purchasing hybrid vehicles will receive an additional 0.1%/year (*) interest rate discount, and those buying models distributed by THACO AUTO may benefit from up to 0.3%/year (*) off the current applicable rate.

(*) Terms and conditions apply.

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 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 81 billion to social activities from 2007 until the end of 2023. Particularly in 2023, the Bank contributed the amount of over VND 4.8 billion, with 492 hours for social activities and 5,563 of employee's participation times.

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

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