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PRESS RELEASE

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SHINHAN BANK VIETNAM ACCOMPANIES HOUSEHOLDS IN BUSINESS TRANSFORMATION

Ho Chi Minh City, August 12, 2025 – Shinhan Bank Vietnam Ltd. ("Shinhan Bank") successfully organized the event "Shinhan Bank Vietnam – Supporting Business Households", in response to Resolution 68-NQ/TW and Resolution 198/2025/QH15 on the strategy for private economic development, as well as to accompany business households in implementing Decree 70/2025/ND-CP through comprehensive financial solutions. The event took place at the Bank's Head Office, attracting over 150 business households from Ho Chi Minh City.

The event featured Mrs. Nguyen Thi Cuc, Chairwoman of the Vietnam Tax Consultants' Association, Arbitrator of the Vietnam International Arbitration Centre (VIAC), and former Deputy Director General of the General Department of Taxation.

Participants had the opportunity to gain valuable insights from an experienced expert, as well as to receive direct answers to challenges and questions related to the implementation and compliance with the new tax policies for business households. The program also served as a forum for business households to exchange practical experiences, share ongoing issues, and work together to identify effective, tailored solutions for different business models, contributing to improved tax compliance and financial efficiency in the new stage.

In addition, during the event, Shinhan Bank introduced a comprehensive solutions package specifically designed with features and benefits tailored to household, including preferential loan packages, SME-friendly credit cards, the SOHO MMDA automatic interest-bearing account, and digital solutions for payment and invoicing management. With features customized to the operational characteristics of business households, this solutions package aims to enhance operational efficiency, optimize costs, and promote sustainable growth in an increasingly competitive market.

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Customers also had the opportunity to explore a variety of other financial solutions from member companies within the Shinhan Financial Group ecosystem in Vietnam, including Shinhan Life, Shinhan Securities, and Shinhan Finance, meeting diverse needs throughout the operation and growth of their businesses.

Mr. Trinh Bang Vu – Head of Retail Business Division of Shinhan Bank Vietnam stated: *"We believed that with recent tax policies issued by the Ministry of Finance, Tax Department, revenue recognition will become more transparent, thereby, the ability to approach preferential capital resource will become easier towards business households. Creating a bridge between tax policies and practical financial tools will support business households to not only quickly adapt, but also explore long-temr development potentials. This event is an occasion for our Bank to listen, share and accompany business households to find the most appropriate route on the journey of transformation and growth".*

Previously, Shinhan Bank has also implemented diversified activities to support business households, as well as small traders in traditional markets, such as: the series of networking events named "Breakthrough business – Easy Finance" at traditional markets and supermarkets in the Southern area taking place in May, 2025, the seminar to connect with Binh Thanh District Business Association taking place in August 2024, thereby supporting customers to approach financial solutions of Shinhan Bank easily and effectively.

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.

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

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