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PRESS RELEASE

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SHINHAN BANK VIETNAM COOPERATES WITH HOC MON AGRICULTURE WHOLESALE MARKET COMPANY TO PROVIDE BUSINESS HOUSEHOLDS, PRIVATE ENTERPRISES WITH PREFERENTIAL FINANCIAL SOLUTIONS

Ho Chi Minh City, 05th November 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank Vietnam") and Hoc Mon Agriculture Wholesales Market Company Limited ("Hoc Mon Agriculture Wholesales Market Company") signed a strategic partnership agreement on providing SOHO facility loan and SOHO operation loan for business households, private enterprises, enterprises operating in Hoc Mon Agriculture Wholesales Market.

The agreement aims to promote more effective business activities, improve financial capability and offer favorable conditions for business households to approach official capital resource with a competitive interest rate, transparent and convenient appraisal process. Thereby, two parties expect to contribute to enhancing food commerce operation in Ho Chi Minh City, ensuring stable circulation of goods, enhancing sustainability in supply chain and contributing to developing the local economy.

Within framework of the agreement, Hoc Mon Agriculture Wholesale Market Company shall proactively connect customers, who are owners of business households, private enterprises, enterprises operating and have legal business operation at the Market and in need of financing to support business operations and expansion with Shinhan Bank.

Accordingly, Shinhan Bank shall implement processes of receiving, appraising and approving loan applications to provide loans serving for two main purposes, including: Short-term SOHO Facility Loan

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without collaterals and Middle and Long-term SOHO Operation Loan without collaterals. With flexible loan tenors, and preferential interest rate from only 9.15%/year (*), loan packages of Shinhan Bank aims to meet practical capital needs of business households and enterprises at the Market that supports merchants proactively secure financial resource to procure goods and maintain a stable supply of inventory, as well as expand seasonal trading activities.

Mr. Le Van Tien – Director of Hoc Mon Agriculture Wholesales Market Company shared: *"The signing of this cooperation agreement with Shinhan Bank Vietnam is a practical step toward enabling business households to access formal financing that is transparent, reasonably priced, and convenient in terms of procedures. We believe that the support and partnership of a reputable financial institution like Shinhan Bank will help enhance the business performance of merchants operating at the market, thereby strengthening their competitiveness and promoting sustainable growth".*

Mr. Yang Ho Rim – Deputy General Director of Shinhan Bank Vietnam stated: *"We greatly value the strategic cooperation established with the Hóc Môn Agricultural and Food Wholesale Market Management Company. The Hóc Môn Wholesale Market is one of the most important agricultural trading hubs in Ho Chi Minh City, gathering thousands of business households and enterprises that play a key role in ensuring stable goods circulation and market supply. Through this cooperation, Shinhan Bank aims to provide flexible, transparent, and practical financial solutions that support merchants in strengthening their financial capacity, securing capital for business operations and expansion. This partnership also serves as a foundation for Shinhan Bank to continue expanding similar collaborative models with other wholesale markets nationwide."*

Shinhan Bank is committed to accompanying the sustainable development of enterprises and business households in Vietnam. We believe that improving access to formal financing, combined with the dynamic business environment at the Hóc Môn Wholesale Market, will contribute to stabilizing the agricultural supply chain, fostering sustainable market development, and generating positive impacts for the local economy and the wider community."

(*) Interest rates are subject to change based on each period.

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

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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.

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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