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PRESS RELEASE

SHINHAN BANK VIETNAM SIGNS A STRATEGIC COOPERATION AGREEMENT WITH NGUYEN HOANG GROUP TO IMPLEMENT A SPECIAL TUITION FEE SPONSORSHIP PROGRAM WITH 0% INTEREST RATE.

Ho Chi Minh City, 11th May 2023 - Shinhan Bank Vietnam Co.,Ltd ("Shinhan Bank") has officially signed a strategic cooperation agreement with Nguyen Hoang Group ("NHG") to launch a tuition fee sponsorship program with a 0% interest rate for parents whose children are studying within the NHG's school system. Additionally, Shinhan Bank will provide credit financing to support the construction of infrastructure and teaching equipment for NHG's schools system in the near future.

Nguyen Hoang Group is one of the leading private education groups in Vietnam, with a 23-year track record of delivering high-quality education. By placing people at the center of their mission, NHG has invested its whole heart into creating a complete educational ecosystem, spanning from kindergarten to doctoral level, with various integrated models including international integration, bilingualism, and full international programs. NHG's schools have long been recognized for their reputation and credibility, making them the top choice for parents when selecting schools for their children over the years.

Shinhan Bank has been actively expanding its commitment to serving the education sector by collaborating with reputable universities and school systems under large and prestigious corporations in Vietnam. By doing so, Shinhan Bank aims to support parents in building a solid foundation for the increasing demand of their children's education and contributing to the development of the education industry in Vietnam.

Mr. Lee Han Byeol, Deputy General Director of Shinhan Bank Vietnam, shared, "Expanding cooperation with universities or school systems belonging to reputable and large corporations in Vietnam, including the schools under the Nguyen Hoang Group, is an opportunity for Shinhan

Bank to improve and develop the bank's ecosystem, thereby optimizing the bank's products and services.

Furthermore, this is also a driving force to promote the development of financial education. Moreover, as schools at all levels increasingly access and use digital financial products and services from commercial banks, the promotion of knowledge dissemination and the maintenance of cashless spending habits will grow rapidly, driving the development of digital banking and bringing convenience, security, and safety to parents and students.”

Mr. Dao Quang Huy, Chief Financial Officer of Nguyen Hoang Group, shared, *"Schools under the Nguyen Hoang Group continuously implement digital solutions to streamline administration and diversify IT and financial solutions to provide the best learning experience for students. Cooperating with Shinhan Bank will bring many benefits to parents, students, and schools of Nguyen Hoang Group."*

ABOUT NGUYEN HOANG GROUP

Nguyen Hoang Group (NHG) is the full name of the education corporation operating in the field of education investment in Vietnam.

NHG was established on August 19, 1999, initially as a computer store on Bui Thi Xuan Street, District 1, Ho Chi Minh City.

NHG is a leading education group in Vietnam with a comprehensive education ecosystem from preschool to doctoral level, diverse international integration models, bilingual and fully international programs.

For more information about Nguyen Hoang Group, please visit:

Website: <https://nhg.vn/vi/su-menh-tam-nhin>

Facebook: <https://www.facebook.com/tapdoannguyenhoang.official>

ABOUT SHINHAN BANK VIETNAM

Shinhan Bank Vietnam Limited (“Shinhan Bank”) is a subsidiary of Shinhan Bank Korea, an affiliate of Shinhan Financial Group (SFG). SFG is the leading financial holding company in Korea and listed to both Korea Exchange (KRX) and New York Stock Exchange (NYSE).

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 over 29 years, Shinhan Bank has 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.

In 2023, Shinhan Bank was received three consecutive awards from the prestigious international organizations, including: Best Foreign Retail Bank Vietnam 2023 granted by Global Business Review Magazine, Best Foreign Digital Bank Vietnam 2023 granted by International Business Magazine and Best Foreign Bank Vietnam 2023 granted by World Economic Magazine.

For more information about Shinhan Bank Vietnam, please visit

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