

Introduction of SHINHAN BANK VIETNAM



1. Shinhan Bank Vietnam _ At a Glance

Network	Employees	Total Assets	NPL	As of Y2022
46 Branches	2,158 Staffs	8,105 Million USD	0.27%	

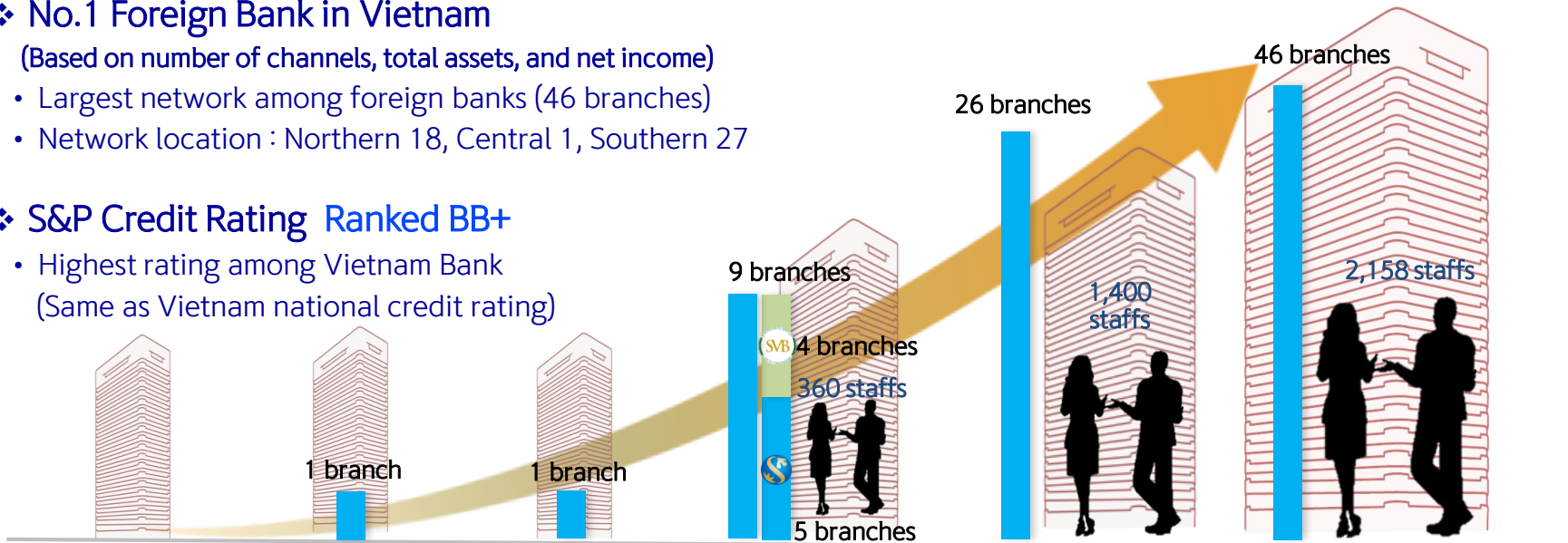
❖ No.1 Foreign Bank in Vietnam

(Based on number of channels, total assets, and net income)

- Largest network among foreign banks (46 branches)
- Network location : Northern 18, Central 1, Southern 27

❖ S&P Credit Rating Ranked BB+

- Highest rating among Vietnam Bank (Same as Vietnam national credit rating)

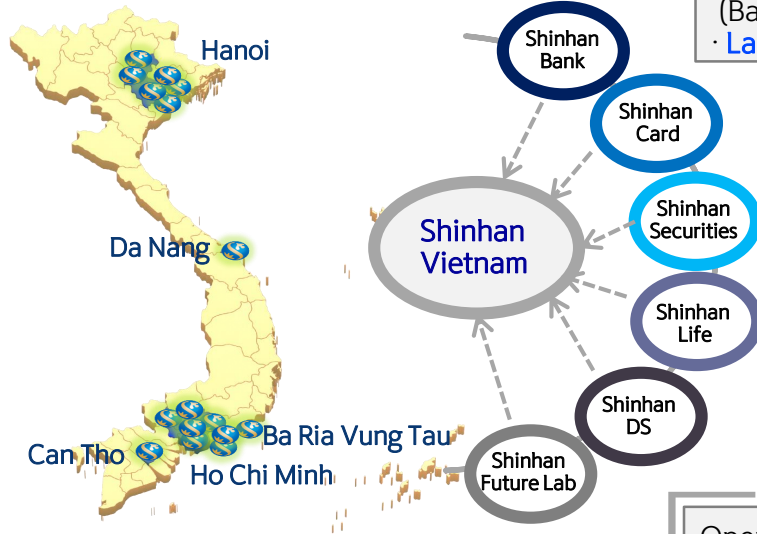


<p>1993</p> <p>Established Representative Office</p>	<p>1995</p> <p>01 branch</p> <p>Opened Ho Chi Minh Branch</p>	<p>2009</p> <p>01 branch</p> <p>Became the first 100% foreign bank in Vietnam</p>	<p>2011</p> <p>09 branches & transaction offices</p> <p>Merged with Shinhan Vina Bank, Became the 2nd largest foreign bank in Vietnam</p>	<p>2017</p> <p>26 branches & transaction offices</p> <p>Acquired ANZ Vietnam Retail banking business</p>	<p>2022</p> <p>46 branches & transaction offices</p> <p>Became the largest foreign bank in terms of branch channels and customers</p>
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2. Shinhan Bank Vietnam _ Market Position

No. 1 Foreign Bank in Vietnam Comprehensive Financial Services with Shinhan Financial Group

Building Network in Vietnam's 5 big cities



- No.1 foreign bank in Vietnam (Based on number of channels, total assets, & net income)
- Largest network among foreign banks (46 branches)

- 2nd in credit card sales among 35 Visa member companies (Based on transaction amount)
- '19 acquired PVFC → Established Shinhan Finance

- Acquired a local securities company → Established Shinhan Investment Vietnam in 2016

- Incorporation in 2020, on setting up a channel base

Established Shinhan DS Vietnam in 2018 providing ICT services

Operated Shinhan Future Lab from 2016 (nurturing 40 startup companies)



Granted by Visa

- Leadership in Operations Excellence for E-com Domestic 2020
- Leadership in Commercial Payment Volume 2020
- Highest Authorization Approval Rate for Commercial Debit



Jointly granted by Vietnam Chamber of Commerce and Industry (VCCI) and Vietnam Business Council (VBCSD)

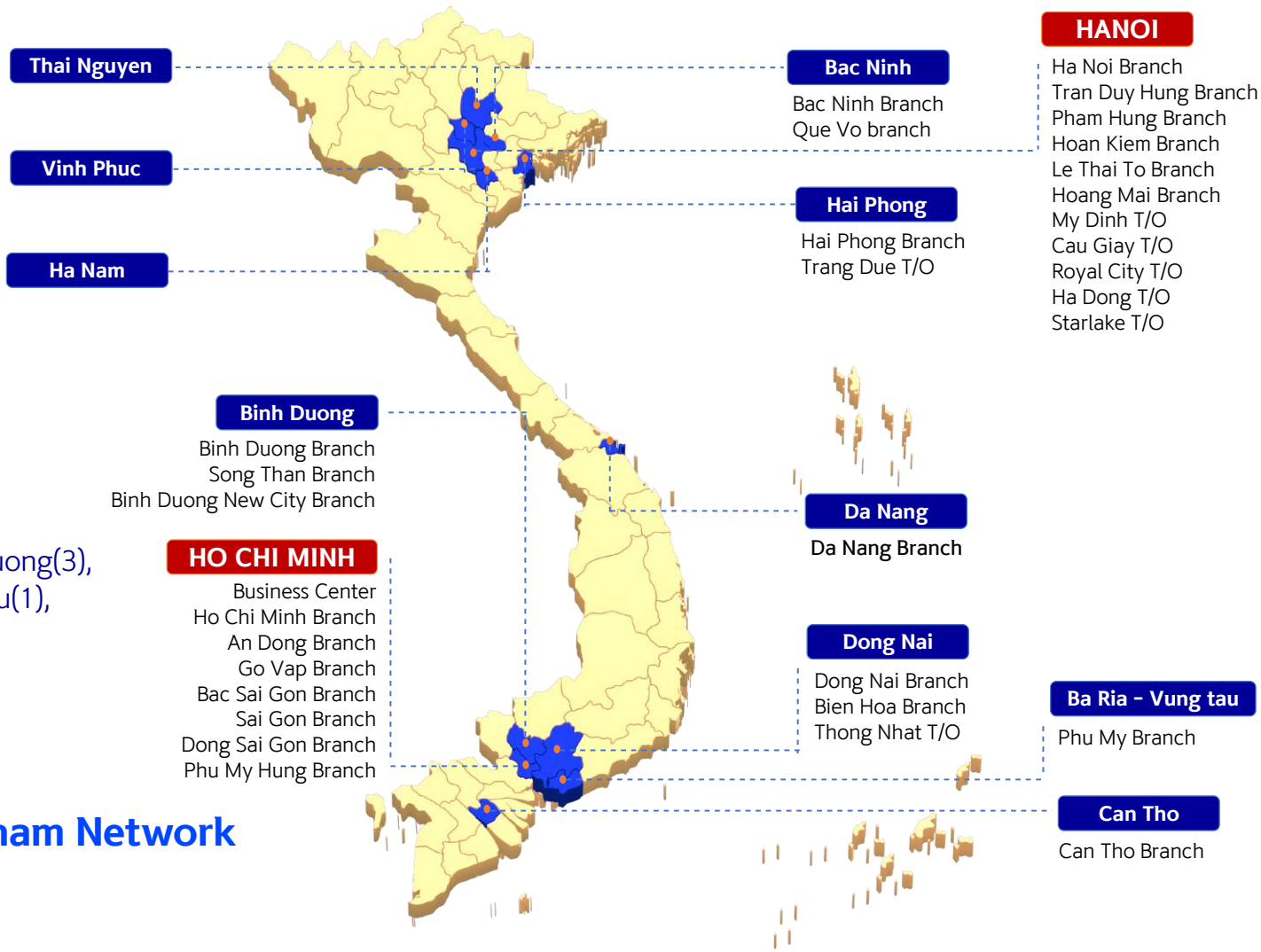
- Top 100 sustainable companies in Vietnam 2020

3. Branch Status _ Total

Northern : 18
 Hanoi(11), Hai Phong(2),
 Bac Ninh(2), Vinh Phuc(1),
 Thai Nguyen(1), Ha Nam(1)

Central : 1
 Da Nang(1)

Southern : 27
 Ho Chi Minh city(20), Binh Duong(3),
 Dong Nai(2), Ba Ria-Vung Tau(1),
 Can Tho(1)



Shinhan Bank Vietnam Network

46 branches

The largest business channel among all foreign banks

3. Branch Status _ Major Industrial Complexes

Northern Area

Vinh Phuc

- Location: Northwest of Hanoi (1 hour from Hanoi)
- Industrial Complex : Khai Quang, Binh Xuyen I , II , Ba Thien I , II
- Major industry : Automotive/Motorcycle parts, Electronic parts
- Branch: Vinh Phuc
 - Tel : (0211) 388 2121
 - Fax : (0211) 388 21 51 | 52

Ha Noi

- Location : Capital of Vietnam - Northern Vietnam
- Industrial Complex : Hi-Tech , Thang Long
- Branch: Tran Duy Hung
 - Tel : (024) 3553 8400
 - Fax : (024) 3555 0505
- Branch: Pham Hung
 - Tel : (024) 3226 3226
 - Fax : (024) 3212 3919

Bac Ninh / Bac Giang

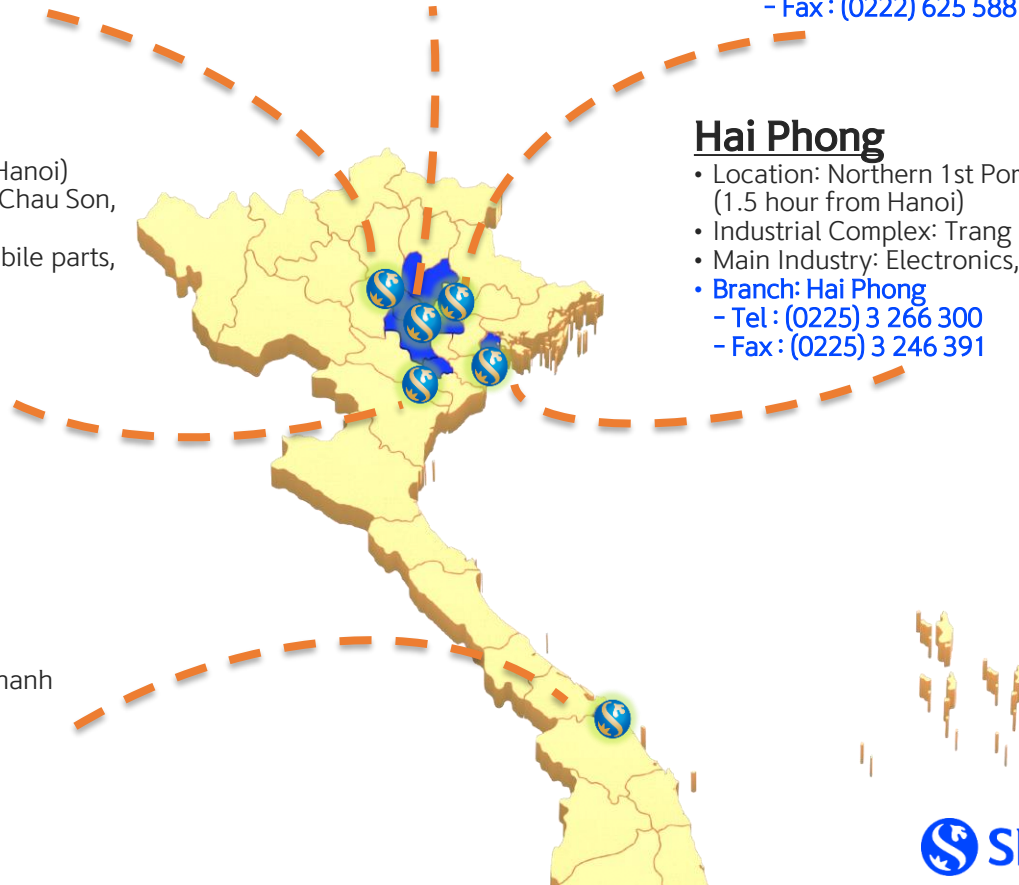
- Location : Next to the Northeast of Hanoi (1 hour from Hanoi)
- Industrial Complex : Yen Phong, Que Vo, VSIP, Quang Chau
- Main Industry: Electronic Components
- Branches: Bac Ninh, Que Vo
 - Tel : (0222) 625 5800
 - Fax : (0222) 625 5887

Ha Nam

- Location: Southern Hanoi (1 hour from Hanoi)
- Industrial Complex : Dong Van I,II,III,IV, Chau Son, Hoa Mac
- Major industry: Electronic parts, automobile parts, textiles
- Branch: Ha Nam
 - Tel : (0226) 7300 300
 - Fax : (0226) 7300 301

Hai Phong

- Location: Northern 1st Port City (1.5 hour from Hanoi)
- Industrial Complex: Trang Due, VSIP, Deep C
- Main Industry: Electronics, ships, automobiles
- Branch: Hai Phong
 - Tel : (0225) 3 266 300
 - Fax : (0225) 3 246 391



Central Area

Da Nang

- Location : Center of Vietnam
- Industrial Complex : Lien Chieu , Hoa Khanh
- Major Industries: Tourism, Logistics
- Branch: Da Nang
 - Tel : (0236) 7300 189
 - Fax : (0236) 3583 499

3. Branch Status _ Major Industrial Complexes

Southern Area

Ho Chi Minh City

- Location : Southern Vietnam (economic center city)
- Industrial Complex : Hiep Phuoc, Tan Phu Trung, Dong Nam
- Branch: Ho Chi Minh City
 - Tel : (028) 3823 0012
 - Fax : (028) 3823 0009
- Branch: Phu My Hung
 - Tel : (028) 5413 8700
 - Fax : (028) 5417 1171
- Branch: Bac Sai Gon
 - Tel : (028) 7309 8810
 - Fax : (028) 3719 2700

Binh Duong

- Location : Next to the Northwest of Ho Chi Minh City (1 hour from HCM City)
- Industrial Complex : VSIP, My Phuoc, Song Than, Bau Bang
- Major Industries: Textiles, clothing, various other parts, etc.
- Branch: Binh Duong
 - Tel : (0274) 372 1100
 - Fax : (0274) 372 1144
- Branch: Binh Duong New City
 - Tel : (0274) 7305 010
 - Fax : (0274) 2220 795

Dong Nai

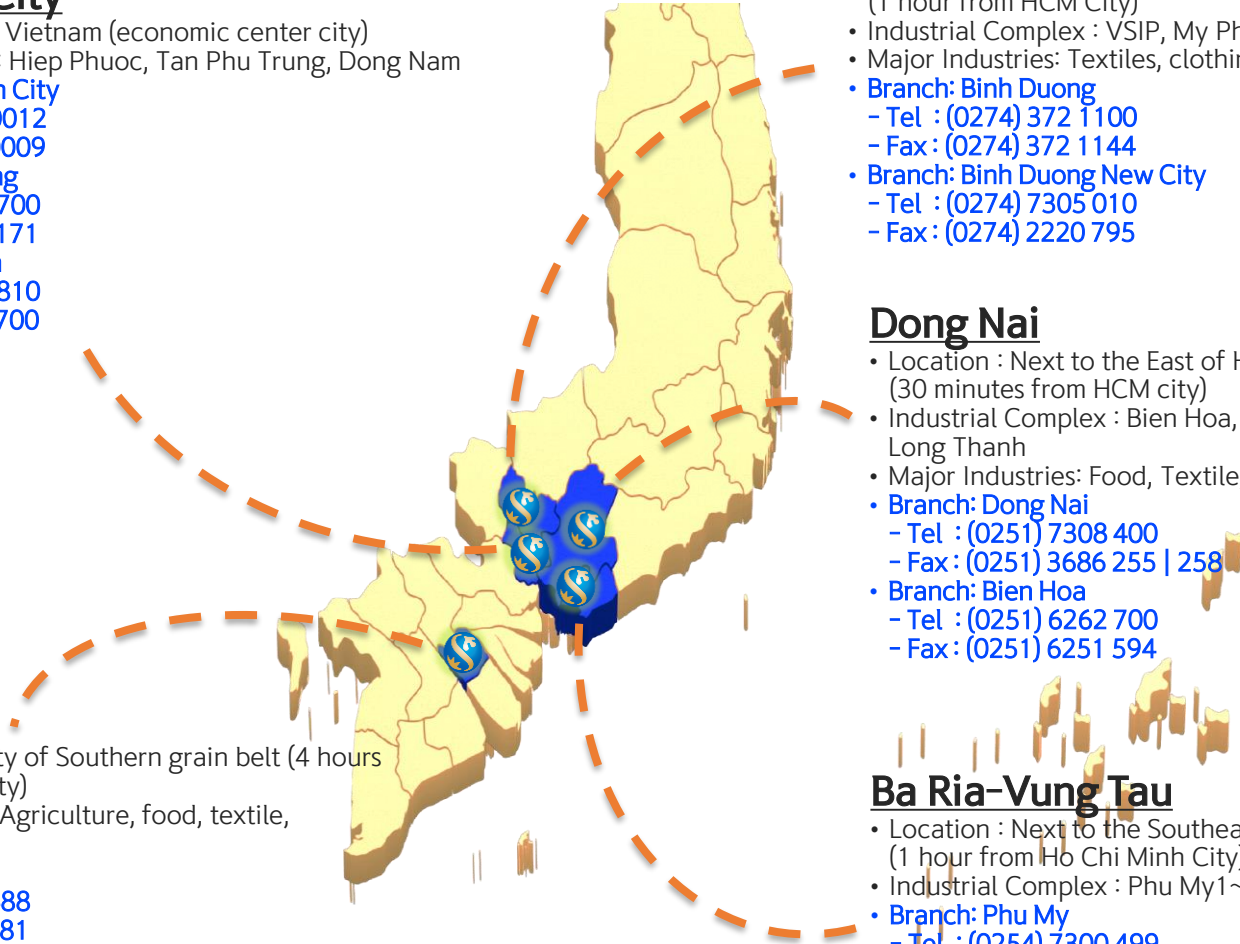
- Location : Next to the East of HCM City (30 minutes from HCM city)
- Industrial Complex : Bien Hoa, Song Mai, Nhon Trach, Long Thanh
- Major Industries: Food, Textile, Clothing, Electronics
- Branch: Dong Nai
 - Tel : (0251) 7308 400
 - Fax : (0251) 3686 255 | 258
- Branch: Bien Hoa
 - Tel : (0251) 6262 700
 - Fax : (0251) 6251 594

Can Tho

- Location : Central city of Southern grain belt (4 hours from Ho Chi Minh City)
- Industrial Complex : Agriculture, food, textile, footwear, etc.
- Branch: Can Tho
 - Tel : (0292) 7300 488
 - Fax : (0292) 3943 481

Ba Ria-Vung Tau

- Location : Next to the Southeast of Ho Chi Minh City (1 hour from Ho Chi Minh City)
- Industrial Complex : Phu My1~3 , My Xuan, Chau Duc
- Branch: Phu My
 - Tel : (0254) 7300 499
 - Fax : (0254) 3952 040 | 030



4. Korean Company Support _ Korean FDI Desk

Specialized Consulting Desk for Korean FDI Companies at Shinhan Bank VN

■ Main Tasks of Korean Desk

Initial Investment Consulting	Incorporation procedure, financial support, other consultations related to initial entry, practical support with branch network.
IB Support	IB loan support including PF, syndication, M&A, corporate bond issuance/acquisition, etc.
Corporate Financial Support	Financing consultation & support such as facility and operation loan for FDI companies.

■ 「Korean Desk」 Contact Point in Shinhan Bank Vietnam

Hanoi (Northern)	Director : Son Seung Hyeon (☎ 84-93-119-3024 / Email: h1212son@shinhan.com)
Da Nang (Central)	Director : Kim Do Woon (☎ 84-90-183-7003 / Email: babo3737@shinhan.com)
Ho Chi Minh (Southern)	Director : Park Jae Beom (☎ 84-77-966-5832 / Email: bami78@shinhan.com)



5. Financial support for each stage of Incorporation



Financial Support & Solutions in connection with Shinhan Financial Group

Establishment Process	Market research	Land contract	Incorporation, Factory Construction	Corporate growth
Financial Service Needs	<ul style="list-style-type: none"> · Work with IP developers, real estate, legal/accounting firms, etc. · Fund transfer · Total financial consultant 		<ul style="list-style-type: none"> · Facility loan for factory construction · Initial working capital 	<ul style="list-style-type: none"> · Operation loan according to sales growth · Searching for business expansion opportunities
Financial Products/Services	<ul style="list-style-type: none"> · Intro & consultation based on local network · Offshore account before incorporation · Consultation for FX service, overseas remittance, etc. · Solutions for exchange rate hedging 		<ul style="list-style-type: none"> · VND Facility Loan · Offshore USD Loans using Shinhan global network · Syndicated Loan linked to other financial institutions 	<ul style="list-style-type: none"> · VND operation loan · USD operation loan (Export company) · IB financing such as M&A, IPO, and Corporate bond

Item	Product Classification		Main Content
Deposit	Demand Deposit	DICA	DICA (Direct Investment Capital Account) : Account for capital and offshore loans of FDI customer
		Offshore account	Account in Vietnam by a mother company to execute funds in Vietnam before incorporation
		Normal	VND, USD Demand Account (Corporate internet banking available, multi-level payment for enhanced security)
	Time Deposit		VND, USD Term or Installment Account (Term from 1 week~ / Installment term from 6 months~ / Free installment available)
Loan	Facility	VND Loan	Loan for facility funds such as factory, machinery, office purchase (construction) (up to 15 years, installment/maturity repayment, fixed/floating interest rate)
	Operation	VND Loan	Credit limit is available within 1 year. Freely execute and repay within the limit (Direct payment to beneficiary according to loan purpose)
		USD Loan	Loans for purchasing raw materials for export companies (up to 1 year)
		※ Offshore loan (USD Loan)	

6. Bank Services _ FX, Derivatives

Professional FX/Derivative services in Shinhan GTC (Global Trading Center)

Specialized Hotline Service



- Professional FX solution consultant
- Visit customer & Provide customized services

Direct Transaction Service



- Fast & competitive direct transaction
- Multi language FX trading (Korean/Vietnamese/English)

Market Forecast Information



- Provide FX market trend & information
 - Weekly/Monthly/Quarterly
 - Korean/English

Competitive FX, SWAP Pricing

- Have a high market share & provide competitive prices through specialized trading center
- **Direct FX transaction service provided**

Provide Comprehensive FX Solutions

- Provide customized hedging solutions through long experience in Vietnam FX market
- **Provide differentiated services such as Interest Rate Swap (IRS), Cross Currency Swap (CCS), etc.**

Provide FX Market Information

- Timely provide market information to help FX risk management & FX strategy establishment

Provide Economy Forecast & FX Seminars

- Provides economy & FX outlook seminars twice a year

6. Bank Services _ Online Service (Internet Banking, CMS)

Differentiated Non Face-to-Face Services such as Internet Banking & CMS

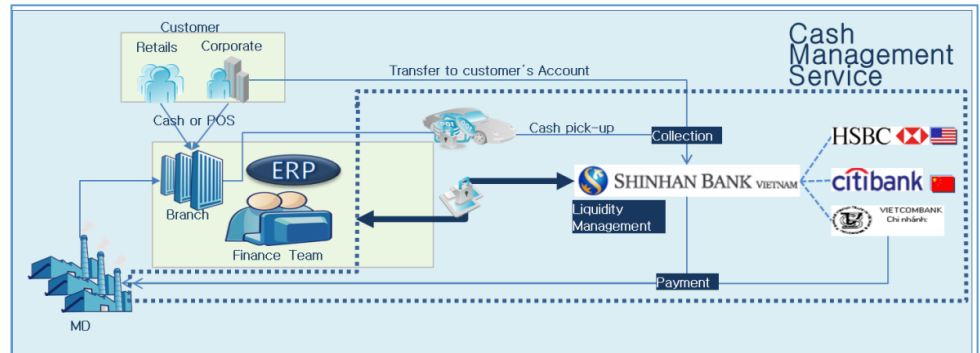
Shinhan Corporate Internet Banking Differences

- Domestic transfer speed: Faster process compared to other banks by simplifying the payment process
- Overseas remittance: Fax the supporting documents after requesting online remittance
- Mass transfer (salary transfer) : Excel file upload, then Reserved transfer available
(Registration on D-1 day, automatic transfer before 8:00 on D-Day)
- Multi-level payment possible → Enhanced security through IB and SOL app (mobile)
- GCMS : Possible to control funds from Korean mother company



Cash Management System

- What is CMS? : Connecting customer ERP and Bank's Core Banking (Available with Swift Score)
 - ☞ Banking through ERP
 - ☞ Banking results are reflected in the company's BS and PL in real time
 - ☞ 'AR, AP' management through purchase and sales 'ledger management'
- Effect :
 - 1 Efficient fund management
 - 2 Effective internal control (Reduction of operational risk, manpower)
- Affiliated ERP companies: Vina system, Genuine, K System, Amnote (Installation cost reduction)
- ※ For SMEs without ERP, Firm Banking service is provided through a separate ERP vendor (CMS service can be used without the company's own ERP system)



Shinhan Vietnam CMS Key Features

- Virtual Account : Giving virtual accounts to multiple customers, centralizing to the main account when depositing
- Bulk transfer : Lump-sum payment such as salary, purchase price, etc.
- Account balance verification : All bank account balance inquiry
- Cross-currency exchange : Currency exchange such as USD, JPY, EUR (Exchange rate quoting required in advance)
- Automatic debit : Automatic debit of registered transactions that occur on a regular basis
- Cash Pooling : Keep a certain amount in a specific account
- Corporate card management : Periodic automatic update of approval/payment of corporate cards
- Customs Declaration checking service: For overseas remittances, customs declarations are delivered through Firm Banking → Branch can print out delivered data

6. Bank Services _ Corporate Credit Card

Smart & Convenient Shinhan Corporate Card

Shinhan Corporate Card's 5 Major Features

- | | |
|---|--|
| <p>1</p> <p>Credit Period up to 45 days</p> | <p>✓ Payable up to 45 days after transaction date with 0% interest rate</p> |
| <p>2</p> <p>Smart Spend Management</p> | <p>✓ Convenient and clear expense management via SMS & monthly billing</p> <p>✓ Convenient automatic payment through 'Bill Payment' (Electricity/Telephone/Water fare, etc.)</p> |
| <p>3</p> <p>Convenient Samsung Pay</p> | <p>✓ Corporate cards can be conveniently paid with Samsung Pay</p> |
| <p>4</p> <p>Global Network</p> | <p>✓ Available at 30 million merchants worldwide based on VISA Network</p> |
| <p>5</p> <p>Points reward as Cashback</p> | <p>✓ Accumulated Shinhan reward points on every spending can be redeemed into cash</p> |



Kocham Corporate Card

- Unlimited reward 0.1% point per each spending
- Enjoy KOCHAM privileges programs



Korean Air Corporate Card

- Accumulate SKYPASS Miles for card spending
- 1 SKYPASS Mile = VND 25,000 spending
- (*) Maximum 30,000 miles / Card User / calendar year

7. Korea-Vietnam Network Support _ Global Consulting

Specialized Global Consulting Team in Shinhan Bank (Korea Head office)

- Global Consulting Team in Shinhan Bank Korea support foreign investment following New Southern Policy (Vietnam, Indonesia, India)
 - Researching local business environment (investment procedures, factory location, labor, tax, etc.), market conditions, competitor trends, sales/purchase vendor information
- ※ Shinhan Bank Global Consulting Team (02-2151-4755) or SHBVN Korean Desk (refer to P7)



Customers who need Consulting

1	Establishing an overseas corporation/factory	“Plans to enter Vietnam... Curious about which area to go and how the investment process is like.”
2	Expanding sales by pioneering overseas markets	“Want to sell products in Vietnam, a huge domestic market. Curious about the market situation, such as competitor trends and market size. ”
3	Investing in local commercial real estate	“Vietnam's real estate market has good prospects,... Where are the promising areas for investment and how to solve loan and tax problems? ”
4	Facing difficulties finding overseas B2B vendors/purchasers	“Wants to secure stable B2B customers in overseas markets,... Don't know how & where to start”

THANK YOU!

CIB Division 『Korean Desk』

Consultation on incorporation, financial support, and initial entry

If you contact the person in charge below, we will respond timely

(Northern) Hanoi : Son Seung Hyeon - Director (☎ 84-93-119-3024 / Email: h1212son@shinhan.com)

(Central) Da Nang : Kim Do Woon - Director (☎ 84-90-183-7003 / Email: babo3737@shinhan.com)

(Southern) HCM City : Park Jae Beom - Director (☎ 84-77-966-5832 / Email: bami78@shinhan.com)