

**STATEMENT OF FINANCIAL POSITION (30/06/2026)**

|                                                               | 30/06/2026               | 31/12/2025               |
|---------------------------------------------------------------|--------------------------|--------------------------|
|                                                               | <i>Unit: Million VND</i> | <i>Unit: Million VND</i> |
| <b>ASSETS</b>                                                 |                          |                          |
| <b>Cash on hand</b>                                           | <b>1,345,396</b>         | <b>1,879,815</b>         |
| <b>Balances with the State Bank of Vietnam</b>                | <b>2,705,396</b>         | <b>7,405,675</b>         |
| <b>Deposits with and loans to credit institutions</b>         | <b>64,631,191</b>        | <b>60,060,285</b>        |
| Deposit to other credit institutions                          | 54,511,208               | 50,861,793               |
| Loans to other credit institutions                            | 10,119,983               | 9,198,492                |
| <b>Derivatives and other financial assets</b>                 | <b>-</b>                 | <b>3,669</b>             |
| <b>Loans and advances to customers</b>                        | <b>165,774,458</b>       | <b>156,117,465</b>       |
| Loans and advances to customers                               | 167,638,466              | 157,840,538              |
| Allowance for loans and advances to customers                 | (1,864,008)              | (1,723,073)              |
| <b>Investment securities</b>                                  | <b>9,760,518</b>         | <b>9,194,007</b>         |
| Available-for-sale investment securities                      | 194,859                  | 794,579                  |
| Held-to-maturity investment securities                        | 9,565,659                | 8,399,428                |
| <b>Fixed assets</b>                                           | <b>358,711</b>           | <b>384,119</b>           |
| Tangible fixed assets                                         | 237,990                  | 259,313                  |
| Historical cost                                               | 771,921                  | 786,720                  |
| Accumulated depreciation                                      | (533,931)                | (527,407)                |
| Intangible fixed assets                                       | 120,721                  | 124,806                  |
| Historical cost                                               | 750,303                  | 726,354                  |
| Accumulated amortisation                                      | (629,582)                | (601,548)                |
| <b>Other assets</b>                                           | <b>2,250,334</b>         | <b>1,948,478</b>         |
| Receivables                                                   | 682,474                  | 514,253                  |
| Accrued interest receivables                                  | 1,290,703                | 1,156,318                |
| Other assets                                                  | 429,798                  | 430,548                  |
| Provisions for losses on other assets                         | (152,641)                | (152,641)                |
| <b>TOTAL ASSETS</b>                                           | <b>246,826,004</b>       | <b>236,993,513</b>       |
| <b>LIABILITIES AND EQUITY</b>                                 |                          |                          |
| <b>Borrowings from the Government and SBV</b>                 | <b>1,929,325</b>         | <b>-</b>                 |
| <b>Deposits and borrowings from other credit institutions</b> | <b>60,023,150</b>        | <b>54,322,519</b>        |
| Deposits                                                      | 47,372,981               | 42,316,801               |
| Borrowings                                                    | 12,650,169               | 12,005,718               |
| <b>Deposits from customers</b>                                | <b>132,331,922</b>       | <b>133,612,797</b>       |
| <b>Derivatives and other financial liabilities</b>            | <b>9,440</b>             | <b>-</b>                 |
| <b>Valuable papers issued</b>                                 | <b>8,565,489</b>         | <b>7,534,911</b>         |
| <b>Other liabilities</b>                                      | <b>3,265,405</b>         | <b>2,882,728</b>         |
| Fee and interest expense payables                             | 1,885,582                | 1,593,605                |
| Deferred tax liabilities                                      | 7,890                    | 7,890                    |
| Other liabilities                                             | 1,371,933                | 1,281,233                |
| <b>TOTAL LIABILITIES</b>                                      | <b>206,124,731</b>       | <b>198,352,955</b>       |

**STATEMENT OF FINANCIAL POSITION (30/06/2026) (continue)**

|                                                  | 30/06/2026               | 31/12/2025               |
|--------------------------------------------------|--------------------------|--------------------------|
|                                                  | <i>Unit: Million VND</i> | <i>Unit: Million VND</i> |
| <b>Owners' equity</b>                            | <b>40,701,273</b>        | <b>38,640,558</b>        |
| Contributed capital                              | 5,723,025                | 5,723,025                |
| Charter capital                                  | 5,709,900                | 5,709,900                |
| Other capital                                    | 13,125                   | 13,125                   |
| Reserves                                         | 5,397,689                | 5,397,689                |
| Retained earnings                                | 29,580,559               | 27,519,844               |
| <b>TOTAL EQUITY</b>                              | <b>40,701,273</b>        | <b>38,640,558</b>        |
| <b>TOTAL LIABILITIES AND EQUITY</b>              | <b>246,826,004</b>       | <b>236,993,513</b>       |
| <b>OFF STATEMENT OF FINANCIAL POSITION ITEMS</b> |                          |                          |
| Irrevocable loan commitments                     | 500,000                  | 500,000                  |
| Borrowing guarantees                             | 4,096,755                | 4,323,768                |
| Foreign exchange transactions commitments        | 9,342,884                | 8,600,638                |
| Letter of credit commitments                     | 1,582,687                | 1,742,343                |
| Other guarantees                                 | 1,751,906                | 2,288,653                |

**STATEMENT OF INCOME (1H2026)**

|                                                             | 1H2026                   | 1H2025                   |
|-------------------------------------------------------------|--------------------------|--------------------------|
|                                                             | <i>Unit: Million VND</i> | <i>Unit: Million VND</i> |
| Interest and similar income                                 | 7,309,443                | 6,095,480                |
| Interest and similar expenses                               | (3,322,158)              | (2,172,182)              |
| <b>Net interest income</b>                                  | <b>3,987,285</b>         | <b>3,923,298</b>         |
| Fee and commission income                                   | 570,490                  | 444,636                  |
| Fee and commission expenses                                 | (419,353)                | (307,820)                |
| <b>Net fee and commission income</b>                        | <b>151,137</b>           | <b>136,816</b>           |
| <b>Net gain from dealing in foreign currencies</b>          | <b>405,964</b>           | <b>430,896</b>           |
| <b>Net gain/(loss) from trading investment securities</b>   | <b>-</b>                 | <b>85,514</b>            |
| Other incomes                                               | 517,178                  | 453,164                  |
| Other expenses                                              | (464,920)                | (423,681)                |
| <b>Net other income</b>                                     | <b>52,258</b>            | <b>29,483</b>            |
| <b>OPERATING EXPENSES</b>                                   | <b>(1,703,304)</b>       | <b>(1,541,065)</b>       |
| <b>Operating profit before provisions for credit losses</b> | <b>2,893,340</b>         | <b>3,064,942</b>         |
| Provisions for credit losses                                | (303,543)                | (278,347)                |
| <b>PROFIT BEFORE TAX</b>                                    | <b>2,589,797</b>         | <b>2,786,595</b>         |
| Corporate income tax ("CIT") - current                      | (529,082)                | (564,626)                |
| CIT - deferred                                              | -                        | -                        |
| <b>NET PROFIT AFTER TAX</b>                                 | <b>2,060,715</b>         | <b>2,221,969</b>         |

Le Thi Hoai Thuong  
Chief Accountant

Noh Byung Mann  
Director

Ryu Je Eun  
Deputy General Director  
Authorised signatory  
24 August 2026

**REPORT ON THE REVIEW OF INTERIM FINANCIAL INFORMATION**

We have reviewed the accompanying interim financial statements of Shinhan Bank Vietnam Limited ("the Bank") which were approved by the Board of Management of the Bank on 24 August 2026. The interim financial statements comprise the interim statement of financial position as at 30 June 2026, the interim income statement, the interim cash flow statement for the six-month period then ended, and explanatory notes to the interim financial statements including significant accounting policies, as set out on pages 5 to 64.

**The Board of Management's Responsibility**

The Board of Management of the Bank is responsible for the preparation and the true and fair presentation of these interim financial statements of the Bank in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of interim financial statements applicable to credit institutions operating in Vietnam, and for such internal control which the Board of Management determines is necessary to enable the preparation and presentation of interim financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Auditor's Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the financial position of the Bank as at 30 June 2026, its financial performance and its cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of interim financial statements applicable to credit institutions operating in Vietnam.



Mai Tran Bao Anh  
Audit Practising Licence No.  
4166-2022-006-1  
Authorised Representative

Report reference number: HCM18788  
Ho Chi Minh City, 24 August 2026