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BANK OF TIANJIN CO., LTD.*

天津银行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock Code: 1578)

**ANNOUNCEMENT
FINANCIAL AND OPERATIONAL INFORMATION
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025**

This announcement is made by Bank of Tianjin Co., Ltd.* (the “**Bank**”) pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rules 13.09(2)(a) and 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

BACKGROUND

In accordance with the relevant laws and regulations of the People's Republic of China (the “**PRC**” or “**China**”), due to the issuance of tier two capital bonds by the Bank, the unaudited financial and operational information and capital adequacy ratios of the Bank for the nine months ended 30 September 2025 (the “**Information**”) have been published on the websites of Shanghai Clearing House (www.shclearing.com.cn) and China Foreign Exchange Trade System and National Interbank Funding Center (<http://www.chinamoney.com.cn>).

(I) STEADY OPERATIONAL PERFORMANCE

In the first three quarters of 2025, the Bank took Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guidance, fully applied the spirit of the Third Plenary Session of the 20th CPC Central Committee and the Central Financial Work Conference, and coalesced the synergies under the leadership of the CPC. In accordance with the cooperation concept of “Moving Towards the Future Together with Smart Bank of Tianjin”, the Bank continue to strengthen the two genes of the times, research genes and technological genes, take “building internal development capabilities, improving core competitiveness, and enhancing the endogenous ability to serve the economy; building external development resources, improving ecosystem services, and enhancing the external space for serving the society; and reconstructing development mechanisms, improving value innovation efficiency, and enhancing the comprehensive return on capital” as the important starting point. With these as key initiatives, the Bank vigorously advanced the “Double-Five Battles 2.0,” including the Five Major Battles of “Addressing Risks, Increasing Revenue, Reducing Cost, Absorbing Deposits and Setting Litigations” and Five Major Speed-up Battles of “Competence, Structural Transformation, Business Reinvention, Digital Banking, and Supervision Coordination” and continued to deepen financial supply-side reforms to serve the high-quality development of the economy and society, so as to do well in the “Five Major Areas”.

As at the end of September 2025, the Bank's total assets amounted to RMB968.903 billion, representing an increase of RMB42.909 billion or 4.63% from the beginning of the year. In particular, the balance of loans and advances to customers amounted to RMB471.628 billion, representing an increase of RMB30.849 billion or 7.00% from the beginning of the year. Total liabilities amounted to RMB898.289 billion, representing an increase of RMB41.705 billion or 4.87% from the beginning of the year. In particular, the balance of due to customers amounted to RMB540.536 billion, representing an increase of RMB39.579 billion or 7.90% from the beginning of the year. Net assets per share amounted to RMB11.48, representing an increase of 1.68% from the beginning of the year. The Bank's business operations maintained a sound competitive advantage. The balance of various loans in Tianjin ranked fourth in Tianjin.

In the first three quarters of 2025, the Bank achieved operating income of RMB12.939 billion, representing an increase of RMB62 million or 0.48% over the same period last year. The Bank realized total profit of RMB3.970 billion, representing an increase of RMB132 million or 3.44% over the same period last year; and realized net profit of RMB3.527 billion, representing an increase of RMB183 million or 5.47% over the same period last year. The Bank recorded earnings per share of RMB0.57, representing an increase of 3.64% over the same period last year.

In terms of major regulatory indicators, as of the end of September 2025, the Bank's capital adequacy ratio was 13.30%; the non-performing loan ratio was 1.70%, flat from the beginning of the year; the allowance coverage ratio was 164.55%, which basically maintains a stable asset quality and risk offset capacity.

Implementing the “Five Major Areas” of finance and accurately irrigating key areas

In 2025, the Bank formulated and issued the working plan for further implementing the “Five Major Areas”, which refined the work plan and formulated the worklists, and strengthened supervision and implementation.

Strong innovation in science and technology finance. The Bank continued to expand the “Smart Technology Connect” product portfolio, launching a variety of products such as “Investment-Linked Loan”, “R&D Loan,” “Smart Loans to Technology Enterprise”, “Specialised & Sophisticated SME Points Loan”, “Intellectual Property Risk Sharing”, and “Computing Power Leasing.” As at the end of September 2025, the balance of loans to science and technology innovation enterprises of the Bank increased by 26.21% over the beginning of the year. The Bank actively supported and promoted the construction of the “Science and Technology Board” in the bond market, and created the first “ChinaBond-Beijing-Tianjin-Hebei Science and Technology Innovation Bond Index” and “CFETS-Tianjin Industrial Finance Index” in the region, empowering the financing of companies on the Science and Technology Innovation Board and the construction of an industrial financial ecosystem. We underwrote RMB4.784 billion of science and technology innovation bonds (including technology innovation notes), successfully underwriting science and technology innovation bonds for the first single private science and technology-based enterprise in Tianjin and other innovative products in the third quarter.

Green finance for transformation. As at the end of September 2025, the balance of green loans increased by 14.37% from the beginning of the year, and the scale of green bond underwriting and investment increased by 401% and 173% year-on-year respectively. The Bank successfully secured the first energy-saving evaluation grade-linked loan in Tianjin, the Bank's first green intellectual property rights-linked loan, the first financial loan for transformation, and the first “product carbon footprint” linked loan, providing precisely matched financial service solutions for the development of green industries. We explored the establishment of personal carbon accounts, covering four core areas including green payment, paperless transactions, digital finance and low-carbon living, to help practice green and low-carbon actions.

Inclusive finance benefiting the people's livelihoods. The Bank actively promoted the development of inclusive products, fully utilized external resource policies, and launched a variety of products such as "Entrepreneurship Guarantee Loan", and "e-Loan for Enterprise Taxpayers". The Bank implemented a coordinating mechanism for microfinance and carried out the "Thousands of Enterprises and Ten Thousand Households Visit", with the newly added credit amount ranking first among the city commercial banks in Tianjin. To promote the development of inclusive corporate business, as at the end of September 2025, the amount of newly issued inclusive corporate loans in the year hit a record high, and the balance of inclusive corporate loans increased by 34.71% from the beginning of the year.

Eco-system of pension financial services alliance. The Bank has joined hands with 10 institutions to establish a pension financial services alliance and upgraded the "Golden Autumn Harbor (金秋港灣)" pension finance brand, with continuous improvements made to the "Six Exclusive" financial services system for pension finance. Through the comprehensive services system featuring "exclusive" products, "professional" services, "dedicated" resources, "customized" strategies, "targeted" research, and "specialized" education, the Bank has continuously enhanced its pension financial services. It has implemented the Beijing-Tianjin-Hebei Fintech Innovation Regulatory Sandbox Project, light counter services based on deep learning and intelligent security terminals to address the "last mile" challenges in pension finance. The Bank has also increased financial support for the pension industry, with the balance of corporate loans in the pension industry increasing by 429.15% from the beginning of the year.

Improving the efficiency of digital finance. The Bank developed a "boundless" service channel driven by data. Leveraging a digital channel operations platform, the Bank achieved coordinated management of omni-channel resources, data assets, and the entire marketing process. This allows for precise insights into customers' deepest needs and personalized preferences, building a customized marketing strategy system tailored to each individual. The Bank continued to activate the core drivers of digital transformation and iteratively upgrade its digital financial service channels. The number of personal mobile banking customers increased by 23.15% compared to the beginning of the year. Adhering to the "selfless" service philosophy, the Bank provided personalized services tailored to individual customer needs. Specifically, the Bank has developed an intelligent service platform, "Salary E-Steward (薪E管家)" for corporate customers' business, finance, tax, business, and travel management scenarios. This platform facilitates the deep integration of financial services and industrial operations, earning it the "2025 Digital Finance Pioneer Award." The Bank developed an "intangible" service model, empowering business growth with fintech. We built the "FinConnect" open platform and "Heju" ecological cloud, which consolidated 69 internal products, enabled seamless integration into ecosystem scenarios, accelerated onboarding speed by 57%, and improved customer-product matching by over 30%.

The Bank prioritized the "Three New Initiatives" and "Three Enhancements" to build an innovative, cultural and research-oriented bank

The Bank focused on "technological innovation, industrial refreshing and urban renewal" to build an innovative bank. The Bank undertook a novel initiative in regional cooperation, establishing a joint partnership with the Tianjin Municipal Development and Reform Commission. This effort was anchored at the strategic level of the Beijing-Tianjin-Hebei cross-regional coordination initiative, culminating in the successful launch of the Beijing-Tianjin-Hebei Industrial Exchange and Integrated Financial Services Platform (Phase II). Through this collaboration among government, enterprise and bank, the platform deepens collaborative value, activates upstream and downstream industrial chain resources, and converges a new industrial service ecology, thereby demonstrating the platform's high efficacy and constructing a "development community for ecosystem growth".

The Bank has pioneered the development of an innovative financial ecosystem. The groundbreaking “Blockchain-based Supply Chain Financing Service” project successfully exited the regulatory sandbox to bolster industrial chains. This milestone has made us the first commercial bank in Tianjin to both obtain a regulatory sandbox testing qualification and successfully complete the testing process, enabling us to achieve rapid response capabilities for the settlement and financing needs of supply chain enterprises. In our commitment to safeguarding public welfare, we partnered with the Tianjin Municipal Justice Bureau to create the first-ever consumer fund custody and supervision platform of Tianjin, effectively filling a critical service gap in the realm of regional consumer fund supervision in Tianjin. **The Bank stepped up its support for new quality productive forces,** providing financial services and business guarantees to new quality productive forces enterprises in an all-round and multi-dimensional manner. In the first three quarters of 2025, we extended RMB35.638 billion in loans to new quality productive forces with the balance of loans increased by 22.53% from the beginning of the year, invested RMB11.888 billion in bonds for new quality productive forces, and allocated RMB3.2 billion from our wealth management business to invest in bonds for new quality productive forces. **The Bank has concentrated its efforts on “revitalizing the stock, cultivating the incremental growth and improving quality” to support the high-quality development of the regional economy.** Since the implementation of Tianjin’s “Ten Projects,” the Bank has cumulatively disbursed loans totaling RMB75 billion. This year, we have deployed nearly RMB9 billion around key areas such as urban renewal, industrial refreshing, technological innovation, and asset revitalization. Leveraging our professional strengths in capital market services, our primary underwriting scale for credit bonds has risen to 6th place among all city commercial banks nationwide. The Bank’s market share has consistently ranked first in the Tianjin market. We have cumulatively participated in investments of various Tianjin bonds amounting to RMB19.646 billion, driving the high-quality development of the regional economy.

The Bank has implemented the “Four Culture Drivers” and built a cultural-oriented bank that is close to citizens’ lives. We exclusively sponsored the 2023-2030 Tianjin Marathon, using the “Tianjin Marathon Culture” to drive the dual enhancement of brand image and business development. We held seven “Tianjin Marathon Four-Season Parent-Child Run” events, launched the “Wealth Carnival • Dream-Chasing Marathon” activity and the online walking activity, organized and conducted the Bank of Tianjin Haihe West Bank Road Running Training Camp 2.0 activity, and actively participated in the “2025 Tianjin • Marathon Expo,” providing financial support for the successful completion of the “Bank of Tianjin • 2025 Tianjin Marathon.” In the first three quarters of 2025, the Bank’s cumulative sales of marathon-themed certificates of deposit amounted to RMB6.132 billion. Combined with the “High-Quality Life Creation Action,” we issued RMB6.865 billion in themed wealth management products. The Bank has promoted cultural finance by sponsoring and supporting the “Bank of Tianjin • 2025 Tianjin Theatre Festival” and the third Community Choir Festival of Middle-Aged and Senior Citizens Times. Focusing on characteristic scenarios, traditional festivals, and the vibrant street-level economy, we expanded new channels for acquiring cultural customer segments. As of the end of September 2025, the retail customer base has reached 12.4 million, with over 100,000 new effective payroll customers added within the year.

The Bank strengthened the two genes of the times to build a research-based bank. In 2025, the Bank established a Digital Finance Committee at the Board level and expanded the Strategic Development Committee, so as to promote the deep integration of “research genes” and “technology genes”, enabling the Bank to navigate the challenges posed by the era of low interest rates and pervasive intelligence, and ultimately reshape its core competitiveness.

The Bank strengthened its strategic layout and defined development objectives. In response to changing circumstances, the Bank's Strategic Development Committee conducted macroeconomic analysis, enhanced research and investigation, and supported high-quality economic and social development. It has clarified the strategic framework for the "15th Five-Year Plan" period and established working mechanisms for high-quality planning. Focusing on the vision of building a modern first-class regional bank that "satisfies the municipal party committee, reassures regulators, earns social acclaim, delights shareholders, and fosters employee pride," the Bank has systematically devised a strategic layout centered on the "dual-gene" and "three-structure" initiatives. It adhered to deepening its presence in the local market while optimizing operations beyond it, and is scientifically formulating the "15th Five-Year Plan" strategy. The Bank reinforced its research gene, practicing the belief that research uncovers value and action realises it. It coordinated doctoral research resources and established a 16-member strategic research working group. The Bank has also cumulatively produced over 100 research reports covering macroeconomics, policy analysis, regional development, intelligent applications, leading peers, and strategic development. **The Bank consolidated its digital foundation and conducted forward-looking research and planning.** The Bank's Digital Finance Committee was composed of nationally recognized high-level talents with information technology backgrounds and senior executives from within the Bank. Under the leadership of the Digital Finance Committee, the Bank has prospectively studied topics such as technology-driven bank reintermediation: paradigm restructuring and value transition, the application frontiers of information technology in the financial industry, and Bank of Tianjin's infrastructure construction plan. We systematically planned the information technology infrastructure, balanced the considerations of "development and security," "gathering energy and empowering," and "data and intelligence." Through technological innovation and architectural upgrades, we aimed to create a new track in digital finance. In the first three quarters of 2025, the Bank deeply cultivated its "technology gene," iterated the all-staff system 2.0 with the concept of digital drive, released the "Technology Tree" 2.0, upgraded DataView Bank of Tianjin 2.0, and used the new "AI + business" paradigm to enhance business development efficiency. We built eight major smart application projects and have already completed the deployment of 50 intelligent application scenarios. The Bank has cumulatively obtained 37 intellectual property rights and has received 26 important awards issued by authoritative external institutions including the China Academy of Information and Communications Technology.

In the future, the Bank will unswervingly follow the path of financial development with Chinese characteristics, continue to implement the decisions and arrangements of the Party Central Committee, guided by the spirit of the Third and Fourth Plenums of the 20th CPC Central Committee and the Central Financial Work Conference, adhering to the "Six Principles". We will do a solid job in the "Five Major Areas" of finance and the "Ten Projects", "Three New Initiatives" and "Three Enhancements" work requirements of the Tianjin Municipal Party Committee and Municipal Government, actively practice the political and people-oriented nature of financial work, adhere to the positioning of deepening regional development, and focus on its main responsibilities and businesses to guide development with new development concepts and develop new quality productive forces according to local conditions. By adjusting resource allocation, we will further optimize the asset structure, enhance our diversified profitability, and promote the improvement of business development quality and efficiency to ensure a successful conclusion of the "14th Five-Year Plan" and actively plan the "15th Five-Year Plan", so as to build a modern first-class regional bank that "satisfies the municipal party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud".

(II) SUMMARY OF FINANCIAL INFORMATION

The summary of the financial information prepared by the Bank in accordance with International Financial Reporting Standards is set out below:

	As at 30 September 2025 <i>RMB million</i> (Unaudited)	As at 31 December 2024 <i>RMB million</i> (Audited)	Change (%)
Total assets	968,903	925,994	4.63
Total liabilities	898,289	856,584	4.87
Loans and advances to customers	471,628	440,779	7.00
Due to customers	540,536	500,957	7.90
Net assets per share (RMB)	11.48	11.29	1.68
	For the nine months ended 30 September 2025 <i>RMB million</i> (Unaudited)	For the nine months ended 30 September 2024 <i>RMB million</i> (Unaudited)	Change (%)
Operating income	12,939	12,877	0.48
Net profit	3,527	3,344	5.47
Earnings per share (RMB)	0.57	0.55	3.64

(III) CAPITAL ADEQUACY RATIO (UNAUDITED)

As of the end of September 2025, the capital adequacy ratio, tier-one capital adequacy ratio and core tier-one capital adequacy ratio of the Bank were 13.30%, 10.10% and 9.21%, respectively, meeting relevant regulatory requirements in China. In particular, the net core tier-one capital amounted to RMB69.511 billion; the net tier-one capital amounted to RMB76.266 billion; the net capital amounted to RMB100.451 billion. As of the end of September 2025, the Bank's total risk-weighted assets amounted to RMB755.117 billion.

As of the end of September 2025, the balance of the Bank's tier-two capital bonds amounted to RMB17.0 billion.

(IV) NON-PERFORMING LOANS (UNAUDITED)

Focusing on “controlling new risks and reducing old risks”, the Bank continuously improved its risk management system, implemented targeted policies and strengthened supervision on special operations, and promoted the diversified disposal of non-performing assets to fully advance the “Battle of Addressing Risks” with multiple measures, maintaining stable asset quality. As of the end of September 2025, the Bank’s non-performing loan ratio was 1.70%, flat from the beginning of the year.

(V) UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the nine months ended 30 September 2025

Prepared based on international financial reporting standards

All amounts in thousands of RMB

Items	For the nine months ended 30 September	
	2025 (Unaudited)	2024 (Unaudited)
Interest income	22,998,338	23,963,143
Interest expense	(13,706,058)	(14,826,469)
Net interest income	9,292,280	9,136,674
Investment income	1,590,918	1,874,306
Fee and commission income	1,436,595	1,746,068
Fee and commission expense	(511,956)	(420,852)
Net fee and commission income	924,639	1,325,216
Net trading gains	797,889	618,225
Net gains arising from derecognition of financial assets measured at amortised cost	338,498	42,243
Other income, gains or losses	(4,992)	(119,619)
Operating income	12,939,232	12,877,045
Operating expenses	(3,211,288)	(3,167,220)
Impairment losses	(5,773,069)	(5,887,940)
Share of results of associates	15,157	16,245

Items	For the nine months ended 30 September	
	2025 (Unaudited)	2024 (Unaudited)
Profit before tax	3,970,032	3,838,130
Income tax expense	(443,154)	(494,471)
Profit for the period	3,526,878	3,343,659
Profit for the period attributable to:		
Shareholders of the Bank	3,471,730	3,336,508
Non-controlling interests	55,148	7,151
Other comprehensive income for the period (net of tax)	(1,478,487)	167,892
Total comprehensive income for the period	2,048,391	3,511,551
Comprehensive income attributable to:		
Shareholders of the Bank	1,993,243	3,504,400
Non-controlling interests	55,148	7,151

(VI) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2025

Prepared based on international financial reporting standards

All amounts in thousands of RMB

Assets	As at 30 September 2025 (Unaudited)	As at 31 December 2024 (Audited)
Cash and balances with the central bank	39,090,700	57,383,746
Deposits with banks and other financial institutions	25,389,079	2,960,072
Placements with banks and other financial institutions	39,218,502	45,391,478
Derivative financial assets	83	27,650
Financial assets held under resale agreements	7,581,540	40,000
Financial investments:		
Financial assets at fair value through profit or loss	111,506,649	107,089,724
Debt instruments at fair value through other comprehensive income	114,838,770	102,333,006
Financial assets at amortised cost	143,285,430	152,331,765
Equity instruments at fair value through other comprehensive income	1,642,224	1,642,224
Loans and advances to customers	471,628,432	440,779,383
Deferred tax assets	6,519,516	5,419,733
Property and equipment	1,924,679	2,082,866
Right-of-use assets	891,475	920,429
Interests in associates	223,728	210,776
Other assets	5,162,633	7,380,803
TOTAL ASSETS	968,903,440	925,993,655

LIABILITIES AND EQUITY	As at 30 September 2025 (Unaudited)	As at 31 December 2024 (Audited)
Borrowings from the central bank	78,175,678	80,966,411
Deposits from banks and other financial institutions	39,856,852	64,344,580
Placements from banks and other financial institutions	24,267,718	27,673,660
Financial assets sold under repurchase agreements	53,860,454	64,663,850
Derivative financial liabilities	92,862	271,706
Income tax payable	925,969	490,605
Lease liabilities	931,218	968,370
Due to customers	540,535,680	500,957,014
Debt securities issued	154,389,519	109,964,281
Other liabilities	5,252,587	6,283,035
TOTAL LIABILITIES	898,288,537	856,583,512
Share capital	6,070,552	6,070,552
Capital reserve	10,732,161	10,732,161
Investment revaluation reserve	(47,261)	1,431,226
Surplus reserve	3,352,480	3,352,480
General reserve	11,151,392	9,255,979
Retained earnings	38,450,879	37,705,013
Equity attributable to shareholders of the Bank	69,710,203	68,547,411
Non-controlling interests	904,700	862,732
TOTAL EQUITY	70,614,903	69,410,143
TOTAL EQUITY AND LIABILITIES	968,903,440	925,993,655

Shareholders and potential investors of the Bank are reminded that the above Information has not been reviewed or audited by the Bank's auditors. Discrepancies may arise between such Information and the figures disclosed in the reviewed report or audited report due to review and audit adjustment. Shareholders and potential investors of the Bank should exercise caution when dealing with the shares of the Bank and should not rely solely on such Information.

By Order of the Board
Bank of Tianjin Co., Ltd.*
YU Jianzhong
Chairman

Tianjin, China
31 October 2025

As at the date of this announcement, the board of directors of the Bank comprises Mr. YU Jianzhong, Mr. WU Hongtao, Mr. ZHENG Ke and Ms. DONG Xiaodong as executive directors; Ms. DONG Guangpei, Mr. PENG Chong, Mr. Alistair Marshall BULLOCH, Mr. XING Jianhua, Mr. WANG Shunlong and Mr. WANG Shanjun as non-executive directors; Mr. ZENG Jianhua, Mr. LU Jianzhong, Mr. GU Zhaoyang, Mr. FENG Jinghua and Mr. PENG Bing as independent non-executive directors.

* *Bank of Tianjin Co., Ltd. is not an authorised institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorised to carry on banking/deposit-taking business in Hong Kong.*