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BANK OF TIANJIN CO., LTD.*
天津銀行股份有限公司*

(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 THREE MONTHS ENDED 31 MARCH 2026

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 three months ended 31 March 2026 (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) OVERALL OPERATIONS IN THE FIRST QUARTER OF 2026

In the first quarter of 2026, the Bank has consistently adhered to the political and people-oriented nature of financial coordinating the implementation of various requirements from higher-level authorities, regulatory bodies, as well as inspection and audit institutions, focusing on its core responsibilities and principal business, maintaining strategic resolve, adhering to prudent operations, and prioritising quality over scale. We made steady progress in “risk control, cost reduction, quality improvement, efficiency enhancement and empowerment”. We have continuously strengthened our “research gene” and “technology gene”, refining, deepening and implementing the five tough battles of “risk mitigation, cost control, revenue growth, deposit expansion and litigation management” and the five protracted battles of “competency enhancement, structural transformation, business restructuring, digital banking development and integrated supervision”. Taking the “Ten Focus Areas for Improvement” as the core means, we have achieved targeted breakthroughs, established a culture of prudent and self-contained development, and pursued a path of high-quality, inward-looking growth. Our operational indicators have shown steady improvement, and have achieved tangible results in prudent operations.

As of the end of March 2026, the Bank's total assets amounted to RMB988.069 billion, representing an increase of RMB5.666 billion or 0.58% from the beginning of the year. In particular, the balance of loans and advances to customers amounted to RMB489.871 billion, representing an increase of RMB10.448 billion or 2.18% from the beginning of the year. Total liabilities amounted to RMB915.520 billion, representing an increase of RMB4.270 billion or 0.47% from the beginning of the year. In particular, the balance of due to customers amounted to RMB553.606 billion, representing an increase of RMB12.491 billion or 2.31% from the beginning of the year. Net assets per share amounted to RMB11.80, representing an increase of 1.99% from the beginning of the year.

In the first quarter of 2026, the Bank achieved operating income of RMB4.288 billion, representing an increase of RMB71 million or 1.68% over the same period last year. The Bank realized total profit of RMB1.279 billion, representing an increase of RMB73 million or 6.05% over the same period last year; and realized net profit of RMB1.119 billion, representing an increase of RMB19 million or 1.73% over the same period last year. The Bank achieved earnings per share of RMB0.1809, representing an increase of 1.34% over the same period last year.

Strengthening the “dual-era genes” to build a research-oriented and innovation-driven bank. Deepening our research gene and enhancing strategic leadership. Focusing on technology, industry, cross-border finance and listing services, we have used research to drive production, striving to ensure the implementation and effectiveness of work plans such as the industrial allocation capability initiative, thereby enhancing our capacity for specialized operations. We convened a mid-term exchange meeting for the Asian Development Bank's technical assistance project, with the relevant research findings presented innovatively in the ESG report. We have strengthened the development of strategic research working groups, producing nearly 20 research reports in areas such as pension finance and the maritime economy, thereby providing research support for strategic decision-making. **Deepening our technological gene to enhance strategic execution.** “Light Counter Service” has been rolled out at three pilot sites, including the Kangning Care Home in Jinghai District, Tianjin, whilst the “online wealth management initial risk assessment” sandbox project has been successfully approved. We are deepening the empowerment of digital and intelligent operations, focusing on the long-tail retail customer segment. By leveraging digital and intelligent tools to implement precise segmentation and differentiated operations across the entire customer lifecycle, we are comprehensively enhancing customer value contribution and the quality and efficiency of deposit growth. The “All-Staff Operations System 2.0” has been upgraded. The “Data Cube” has achieved full coverage across 13 branches. The rollout of intelligent applications has accelerated; across eight key areas including intelligent risk control and intelligent compliance, a total of 37 projects and 58 intelligent application scenarios, such as the AI Compliance Officer, AI Marketing Assistant, AI Agent Assistant and AI Search, have been put into operation. This has saved approximately 36,000 man-hours, with an average efficiency improvement of 38.14%. The AI Agent Assistant achieves an intent recognition rate exceeding 90%, the AI Compliance Officer has been used over 140,000 times, and RPA robots have cumulatively saved over 2,800 working hours. We strengthened the transformation and application of technological innovation achievements, obtaining 10 software copyrights and 1 invention patent authorization, with the total number of approved intellectual property rights exceeding 145.

Focusing on “internal cultivation, external development and mechanism restructuring” to the foundations for development. We have forged core internal development capabilities, focusing on strengthening internal controls, enhancing the compliance framework, and promptly addressing institutional shortcomings and regulatory gaps. We will coordinate the implementation of rectification measures arising from inspection, audit and regulatory reviews, conduct in-depth investigations into key individuals, critical matters and significant conduct, and further enhance the awareness of the first line of defence, the capabilities of the second line of defence and the authority of the third line of defence. We will standardise accountability management, continuously conduct risk assessments of staff conduct, strictly implement anti-money laundering due diligence and risk prevention requirements, and actively build a sound, robust and efficient compliance governance system. **We have built high-quality external development resources** and continued to step up support in the initiatives of “technological innovation, industrial revitalization and urban renewal” and “Stock, Increment and Quality”. As at the end of the reporting period, loans extended in these sectors totalled RMB53.81 billion, representing an increase of 3.5% compared with the end of last year. We successfully implemented Tianjin’s first batch of re-lending facilities for private enterprises and issued the nation’s first asset-backed commercial note for time-honoured brands. Focusing on the key shipping and logistics sector, we adopted a distinctive shipping finance service model featuring “specialised institutions + dedicated products + tailored solutions”, resulting in a 43.27% year-on-year increase in lending to shipping and logistics enterprises in the Tianjin region. We launched a series of themed activities under the banner “Tianma Sets Sail, Good Fortune Follows (天馬啟程紅運相隨)”, closely aligning with client needs and reaching out to communities, enterprises, markets and key commercial districts. We meticulously organised distinctive cultural experiences, wealth management seminars and financial literacy sessions to enhance our comprehensive service capabilities for retail clients. **We restructured our high-efficiency development mechanisms**, strengthened credit risk control at source, initiated reforms to the credit approval system, optimised authorisation schemes for credit business approvals, and improved the efficiency of credit approval processes.

The “Double-Five Battles 2.0” is progressing in depth, with all aspects of the work off to a steady start. The “Five Critical Campaigns” have yielded significant results. Efforts have been focused on both fronts of the “battle of risk mitigation”, with risk control models optimised and launched for six consumer loan products, 53 risk monitoring indicators reviewed, and progress made in the recovery of non-performing assets, as well as in controlling new non-performing assets and reducing existing ones. The “battle of litigation resolution” has been systematically advanced, with bottlenecks in disposal addressed. Employing a legal mindset and legal methods, we have accelerated asset disposal and recovery. **We made multifaceted efforts in the “battle of cost control”** by optimizing internal and external pricing management. The deposit interest rate continued its downward trend, decreasing by 26 basis points from the beginning of the year. The interest rate on interest-bearing liabilities decreased by 27 basis points from the beginning of the year, while the cost-to-income ratio remained at a healthy level. **We have focused our efforts on advancing the “battle of deposit expansion”,** consolidating the foundation for deposit retention, strengthening product offerings and regular monitoring, and optimising the maturity structure of deposits. We have opened more than 2,800 new corporate settlement accounts and over 1,000 new basic settlement accounts, with the proportion of deposits in total liabilities increasing by 1.09 percentage points compared to the beginning of the year. **We implemented a multi-pronged approach to the “battle of revenue growth”,** carrying out asset deployment with precision and optimising the liability structure, resulting in a steady increase

in the net interest margin compared to the beginning of the year. **The “Five Protracted Battles” have strengthened our foundations.** The **“Protracted Battle of Structural Transformation” empowers high-quality economic and social development** by deepening the “Five Major Areas” and focusing on key areas such as technology, green finance, and inclusive finance, where underwrote bonds of RMB3.662 billion and invested RMB1.05 billion in wealth management funds. The outstanding balance of loans to key industrial chains increased by 11.06% compared to the beginning of the year. **The “Protracted Battle of Business Restructuring” has strengthened marketing coordination** by establishing robust mechanisms based on the principles of “government driving enterprise and enterprise promoting government”, “large entities supporting small ones and small entities fostering large ones”, and “public sector leading the private sector and the private sector boosting the public sector”. By securing key partnerships in areas such as treasury agency services and social security and medical insurance, daily average new deposits in institutional business exceeded RMB3 billion; the launch of the Wenhui co-branded section on the mobile banking app has delivered tangible benefits in cultural finance scenarios, resulting in nearly 60,000 new retail customers. **The “Protracted Battle of Digital Banking” enhanced the effectiveness of operational and management support**, expanded the scenario ecosystem, and advanced the AI mobile banking project. The retail app’s average monthly active users rose to 7th place among urban commercial banks nationwide, with lifestyle scenarios such as “Xiao Cheng Home Care (小橙居家康養)” being launched. **The “Protracted Battle of Integrated Supervision” has strengthened the foundations of compliance**, effectively fulfilling the supervisory functions of the three lines of defence, and efficiently advancing the rectification of internal and external audit findings. **The “Protracted Battle of Competency Enhancement” has enhanced core competitive capabilities** by advancing the development of a training system centred on “research, education, instruction, practice, application and effectiveness”. During the reporting period, over 180 training sessions were conducted, reaching more than 11,800 participants.

Looking ahead, the Bank will continue to deepen the “dual-era genes”, refine, deepen and materialize the “Double-Five Battles”. Taking the “Ten Focus Areas for Improvement” as the core means, we aim to achieve targeted breakthroughs. We will focus on innovating business philosophy and build a sound, healthy and sustainable financial system; focus on credit risk prevention and control and build a sophisticated and controllable risk management system; focus on strengthening internal control and build a sound and efficient compliance governance system; focus on fostering new productive forces and build a five-dimensional framework for empowering the real economy; focus on deepening scenario-based finance and build a coordinated and efficient joint marketing system; focus on driving development through upholding integrity and innovation and build a targeted and enabling product and service system; focus on optimising smart capabilities and build an upgraded intelligent and coordinated full-staff operation system; focus on inheriting and innovating corporate culture and build a cohesive corporate culture; focus on improving the efficiency of scientific management and build a quantitative and precise assessment and incentive system; focus on enhancing new combat effectiveness and build a dynamic and integrated cadre and talent team. By doing so, we will achieve prudent operation and better empower the high-quality development of the real economy, taking more solid and steady strides in the first year of the “15th Five-Year Plan”.

(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 31 March 2026 <i>RMB million</i> (Unaudited)	As at 31 December 2025 <i>RMB million</i> (Audited)	Change (%)
Total assets	988,069	982,403	0.58
Total liabilities	915,520	911,250	0.47
Loans and advances to customers	489,871	479,423	2.18
Due to customers	553,606	541,115	2.31
Net assets per share (RMB)	11.80	11.57	1.99

	For the three months ended 31 March 2026 <i>RMB million</i> (Unaudited)	For the three months ended 31 March 2025 <i>RMB million</i> (Unaudited)	Change (%)
Operating income	4,288	4,217	1.68
Net profit	1,119	1,100	1.73
Earnings per share (RMB)	0.1809	0.1785	1.34

(III) CAPITAL ADEQUACY RATIO (UNAUDITED)

As of the end of March 2026, the capital adequacy ratio, tier-one capital adequacy ratio and core tier-one capital adequacy ratio of the Bank were 13.16%, 10.01% and 9.15%, respectively, meeting relevant regulatory requirements in China. In particular, the net core tier-one capital amounted to RMB71.420 billion; the net tier-one capital amounted to RMB78.182 billion; the net capital amounted to RMB102.759 billion. As of the end of March 2026, the Bank's total risk-weighted assets amounted to RMB780.784 billion.

As of the end of March 2026, the balance of the Bank's tier-two capital bonds amounted to RMB17.0 billion.

(IV) NON-PERFORMING LOANS (UNAUDITED)

In accordance with the work requirements of the “Five Major Battles”, 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, asset quality witnessed a steady and sound growth. As of the end of March 2026, the balance of the Bank’s non-performing loans was RMB8.309 billion, and the non-performing loan ratio was 1.67%, representing a decrease of 0.03 percentage points as compared to the beginning of the year.

(V) UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the three months ended 31 March 2026

Prepared based on International Financial Reporting Standards

All amounts in thousands of RMB

Items	For the three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Interest income	7,293,036	7,220,237
Interest expense	(4,039,509)	(4,630,064)
Net interest income	3,253,527	2,590,173
Investment income	905,455	593,582
Fee and commission income	446,400	689,765
Fee and commission expense	(39,317)	(109,666)
Net fee and commission income	407,083	580,099
Net trading gains or losses	(313,866)	315,962
Net gains arising from derecognition of financial assets measured at amortised cost	34,370	148,808
Other income, gains or losses	1,561	(11,948)
Operating income	4,288,130	4,216,676
Operating expenses	(1,128,986)	(1,109,081)
Impairment losses	(1,882,384)	(1,906,382)
Share of results of associates	2,428	4,978

Items	For the three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Profit before tax	1,279,188	1,206,191
Income tax expense	(160,508)	(106,267)
Profit for the period	<u>1,118,680</u>	<u>1,099,924</u>
Profit for the period attributable to:		
Shareholders of the Bank	1,098,367	1,083,792
Non-controlling interests	20,313	16,132
Other comprehensive income for the period (net of tax)	277,750	(925,578)
Total comprehensive income for the period	<u>1,396,430</u>	<u>174,346</u>
Comprehensive income for the period attributable to:		
Shareholders of the Bank	1,376,117	158,214
Non-controlling interests	20,313	16,132

(VI) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

Prepared based on International Financial Reporting Standards

All amounts in thousands of RMB

Assets	As at 31 March 2026 (Unaudited)	As at 31 December 2025 (Audited)
Cash and balances with the central bank	41,243,651	41,272,035
Deposits with banks and other financial institutions	27,532,176	14,865,687
Placements with banks and other financial institutions	38,965,914	38,271,605
Derivative financial assets	9	34
Financial assets held under resale agreements	26,990,660	29,891,314
Financial investments:		
Financial assets at fair value through profit or loss	99,024,757	104,709,214
Debt instruments at fair value through other comprehensive income	95,864,322	101,537,986
Financial assets at amortised cost	152,105,884	155,779,874
Equity instruments at fair value through other comprehensive income	1,642,224	1,642,224
Loans and advances to customers	489,870,597	479,422,974
Deferred tax assets	7,024,703	6,868,442
Property and equipment	2,323,843	2,397,796
Right-of-use assets	786,759	787,614
Interests in associates	222,669	220,239
Other assets	4,471,270	4,735,677
TOTAL ASSETS	988,069,438	982,402,715

LIABILITIES AND EQUITY	As at 31 March 2026 (Unaudited)	As at 31 December 2025 (Audited)
Borrowings from the central bank	90,522,672	78,388,552
Deposits from banks and other financial institutions	43,741,936	48,045,367
Placements from banks and other financial institutions	26,493,897	26,106,881
Financial assets sold under repurchase agreements	36,684,677	59,723,525
Derivative financial liabilities	170,800	203,380
Income tax payable	1,227,029	972,999
Lease liabilities	832,850	833,413
Due to customers	553,605,881	541,114,557
Debt securities issued	156,790,408	150,280,757
Other liabilities	5,450,033	5,580,459
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TOTAL LIABILITIES	915,520,183	911,249,890
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Share capital	6,070,552	6,070,552
Capital reserve	10,732,161	10,732,161
Investment revaluation reserve	367,151	89,401
Surplus reserve	3,352,480	3,352,480
General reserve	11,151,392	11,151,392
Retained earnings	39,943,636	38,845,269
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Equity attributable to shareholders of the Bank	71,617,372	70,241,255
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Non-controlling interests	931,883	911,570
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TOTAL EQUITY	72,549,255	71,152,825
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TOTAL EQUITY AND LIABILITIES	988,069,438	982,402,715
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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
29 April 2026

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.*