



(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock Code : 1578)



2025 Sustainable Information Disclosure Report

BANK OF TIANJIN CO., LTD

ABOUT THIS REPORT

Reporting Period

1 January 2025 – 31 December 2025. In order to make this Report more comparable and forward looking, some information contained in this Report falls outside the Reporting Period specified above.

Reporting Cycle

This is an annual report.

Entities Covered by This Report

Data and facts involved herein cover the head office, branches, subsidiaries and affiliates of Bank of Tianjin Co., Ltd. For the sake of presentation, they are collectively referred to as “Bank of Tianjin”, the “Bank”, “We” or “Us” in this Report.

Basis for Report Preparation

This Report is prepared in accordance with the Opinions of the General Office of the China Banking Regulatory Commission on Strengthening the Social Responsibilities of Banking Financial Institutions, the Guidelines on Corporate Social Responsibilities of Chinese Banking Financial Institutions, the Guidelines on Environmental Information Disclosure for Financial Institutions, and the Environmental, Social and Governance Reporting Code under Appendix C2 of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited, and with reference to relevant requirements set out in the IFRS Sustainability Disclosure Standard 1: General Requirements for Sustainability Related Financial Disclosures, IFRS Sustainability Disclosure Standard 2: Climate Related Disclosures, as well as the Corporate Sustainability Disclosure Standards – Basic Standards (for Trial Implementation) and Corporate Sustainability Disclosure Standards No. 1 – Climate (for Trial Implementation) issued by the Ministry of Finance of the PRC, and the GRI Sustainability Reporting Standards (GRI Standards) issued by the Global Sustainability Standards Board (GSSB).

Principles of Report Preparation

This Report is compiled following the principles of materiality, quantification, balance and consistency.

Materiality: The materiality of the Bank’s ESG issues is determined by the Board of Directors. The process of communication with stakeholders and identification of substantive issues as well as the matrix of substantive topics are disclosed in this Report.

Quantification: The statistical standards, methods, assumptions and/or calculation tools for quantifying the key performance indicators herein as well as the sources of conversion factors are all explained in the interpretation of this Report.

Balance: This Report impartially presents the performance of the Bank during the Reporting Period, and has avoided choices, omissions or reporting formats that may inappropriately affect the decision or judgment of its readers.

Consistency: Unless otherwise stated, the statistical methods and criteria adopted for data disclosure in this Report are consistent with those of previous years.

Data Explanation





Financial data disclosed in this Report are derived from the audited 2025 financial report. In case of discrepancy between data contained herein and the audited 2025 financial report, the latter shall prevail. Unless otherwise stated, the scope of other statistics covers the head office, branches, subsidiaries and affiliates of the Bank.

All monetary amounts stated in this Report are in Renminbi unless otherwise stated.

Form of Publication

This Report is published in electronic form. The electronic version can be downloaded on the HKEX news website (website: www.hkexnews.hk) and our website (website: www.bankoftianjin.com).

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CHAIRMAN'S MESSAGE

The year 2025 marked a critical one for China in advancing high-quality development and accelerating green and low-carbon transition. For the Bank, it was a year of determined progress as we furthered our commitment to sustainable development and leveraged our financial strength to empower the real economy. With the strong leadership of Tianjin Municipal Committee of the CPC and Tianjin municipal government as well as the vigorous guidance of regulators, the Bank upheld the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its fundamental guideline, stuck to its pursuit of the financial path with Chinese characteristics, practiced the general principle of “seeking progress while maintaining stability”, strengthened our dual era genes of research and technology, continuously enriched the cultural essence of our “Intelligent Bank of Tianjin, Forging a Shared Future (智慧天行 共赴未来)” brand, and continuously advanced all tasks related to “risk control, cost reduction, quality improvement, efficiency enhancement, empowerment”. By strengthening internal core development capabilities, leveraging external high-quality development resources and reshaping efficient development mechanisms, the Bank has continuously enhanced its core competitiveness, ecological service capacity and value innovation efficiency, thereby laying a solid foundation for sustained improvement in its operation and optimisation of its structure. Meanwhile, the Bank has consistently integrated sustainable development into its corporate strategy, upheld its mission and responsibility as a local corporate bank, continuously improved its ESG management system and actively supported the coordinated development of the Beijing-Tianjin-Hebei region. Through solid practices, it has been successfully selected to the “China ESG Listed Companies • Beijing-Tianjin-Hebei Region's Pioneer 50” list, with its multiple cases having received recognition from the industry. In addition, the Bank has published sustainable development reports for ten consecutive years, effectively demonstrating its commitment to and actions in serving the real economy and promoting the green transition as a modern regional bank.

The business operation achieved steady growth, reinforcing the foundation for sustainable development. As of the end of the Reporting Period, the total assets of the Bank reached RMB982.403 billion, representing a year-on-year increase of 6.09%; the operating income amounted to RMB16.955 billion, representing a year-on-year increase of 1.47%; and the net profit amounted to RMB3.928 billion, representing a year-on-year increase of 2.59%. The Bank's profitability continued to improve, with its market share in terms of deposits and loans in Tianjin being steadily increasing. In the field of green development, its supply of green finance has achieved both quantitative and qualitative growth. The balance of green loans amounted to RMB39.628 billion, representing a year-on-year increase of RMB5.222 billion, or 15.18%; the green bonds issuance amounted to RMB5 billion, while the green bonds underwriting amounted to RMB4.962 billion, with the amount of investment made reaching RMB7.410 billion; the balance of green financial leasing amounted to RMB4.675 billion, representing a year-on-year increase of RMB1,115 million, or 31.34%; the balance of ESG wealth management products amounted to RMB882 million, representing a year-on-year increase of RMB124 million, or 16%; the sustainability-linked bonds issuance amounted to RMB100 million. At the same time, the Bank continued to advance green operation, with a year-on-year decrease of 3.95% in comprehensive energy consumption and a year-on-year decrease of 5.53% in total GHG emissions, demonstrating its commitment to environmentally friendly development concept through concrete actions.

Dual genes drove sustainable growth. The Bank continued to cultivate and strengthen its two core development drivers – the research gene and the technology gene – to inject endogenous impetus into its sustainable development. In fostering the research gene, we upheld the principle of “to discover value through research and realize value through action”. By integrating internal and external research resources, focusing on the “five major areas” of financial services, marine economy, climate related risk and opportunity management, over the past year, we produced over 130 high-quality research findings and took the lead in the compilation of the Tianjin Green Finance Development Index, utilising professional research outcomes to guide our business practice and innovation. In terms of cultivating the technology gene, the Digital Finance Committee has been established under the Board of Directors. Adhering to the philosophy of “Intelligent Bank of Tianjin”, we fully integrated fintech into all aspects of our operations, including customer service, business operation and risk control. Our “twin digital bank” all-employee combat system was awarded the Third Prize of the Financial Technology Development Award, making us the only financial institution in the Tianjin region to have received such ministerial-level award twice. The research gene and the technology gene has become the twin engines which drive the Bank’s sustainable development.

Financial vitality nourished the real economy. The Bank consistently aligned itself with national strategies and local development needs, channeling financial resources to cultivate the real economy, and by building a sustainable financial service system, it empowered high-quality development across multiple dimensions. We focused on technology finance, innovatively launching distinctive products such as the “Entrepreneurship Guaranteed Loan (創業擔保貸)” “Specialised & Sophisticated SME Points Loan (專精特新積分貸)” “Investment-Linked Loan (投聯貸)” “R&D Loan (研發貸)” and “Smart Loan to Technology Enterprises (智慧科企貸)” to support the development of science and technology innovation-oriented enterprises, with the loan balance to technology innovation enterprises increasing by 38.19% from the end of the previous year; we actively participated in the issuance of the nation’s first tranche and Tianjin’s characteristic technology innovation-themed bonds, underwriting and investing in tech finance bonds with an amount of RMB5.900 billion and RMB6.296 billion, respectively; we deepened our engagement in elderly care finance, having successfully obtained the qualification to hold in escrow the pre-collected funds of elderly care institutions in Tianjin, while increasing the amount of loans to the elderly care industry, building a service alliance and improving our senior-friendly service system, honoring our original commitment to “finance for the people” and contributing to the growth of the silver-haired economy (銀髮經濟); we advanced the digital finance and drove the strategic upgrade of our digital finance through

technological innovation. Leveraging the “FinConnect (融聯)” open platform and “Heju (合聚)” ecological cloud, we deepened the development of our ecosystem-based scenarios, resulting in a 57% increase in the service efficiency and an over 30% improvement in customer-product matching; our “Smart Connect in China (在華智慧通)” platform empowered the Shanghai Cooperation Organisation (SCO) Summit, serving approximately 192,300 visits; the number of monthly active users of our mobile banking app ranked eighth among city commercial banks. Focusing on “technological innovation, industrial refreshing and urban renewal” as well as “revitalising the existing assets, optimising incremental resources and enhancing quality”, we cumulatively invested RMB12.608 billion in areas including urban renewal, industrial refreshing, technological innovation and asset revitalisation.

We consolidated the foundation through risk control to steady the ship of sustainable growth. The Bank built a robust risk and compliance defense line through systematic, technology-driven and refined measures, safeguarding our path to sustainable development. We became the first listed bank that has passed the compliance management effectiveness evaluation, deeply implemented Risk Governance at Source 2.0 initiatives and established a full-chain risk control system; we innovatively built an “Integrated Oversight (大監督)” framework, merging internal Party oversight with compliance, internal audit, legal and other supervisory forces, aiming to achieve coordinated risk prevention and control; meanwhile, we continued to improve our ESG-related strategies, policies, systems and organisational structure, and ESG-related work was integrated into our core governance systems, including medium-to-long-term development strategies, major business decisions, risk management and internal control, ensuring the implementation of our sustainable development strategies through a sound institutional framework.

Looking ahead, the Bank will stay true to its original aspiration of “Finance for the People”, continue to integrate sustainable development into the entire process of its strategy formulation, business operation and management, deepen the integrated development of its research gene and technology gene, continuously stimulate innovation across all business segments “in response to customer needs, market trends and regional demands (應客、應時、應域)”, build a comprehensive ecosystem of customer clusters, enhance its integrated financial service capabilities, and further refine its risk and compliance management systems, striving to build itself into a modern first-class regional bank that “satisfies the municipal Party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud (市委滿意、監管放心、社會讚譽、股東高興、員工自豪)”, thereby contributing even greater strength to the high-quality development of the economy and society.



ABOUT THE BANK

Organisation Overview

Bank of Tianjin Co., Ltd. (hereinafter referred to as the “Bank of Tianjin”) is a company listed on the Main Board of the Hong Kong Stock Exchange with Stock Code 1578 and headquartered in Tianjin. As at the end of 2025, the registered capital of the Bank was RMB6,071 million. In terms of its shareholding structure, 65.38% of the Shares were held by domestic legal persons, 5.55% were held by domestic natural persons and 29.07% were consisted of H Shares.

Formerly known as Urban Credit Cooperative, Bank of Tianjin was established as “Tianjin Urban Cooperative Bank” on 17 November 1996 on the basis of 65 urban credit cooperatives and 2 business departments of the federation, renamed as

“Tianjin Commercial Bank” in 1998, and renamed as “Bank of Tianjin” in 2007 and began to implement cross-regional operations, setting up branches in other provinces and cities such as Beijing, Shanghai, Hebei, Shandong and Sichuan. As of the end of 2025, it had a total of 230 branches nationwide, including one sales department, 7 first-tier branches, 6 second-tier branches and 6 central sub-branches; and it had initiated and formed Bank of Tianjin Financial Leasing Co., Ltd., and established seven Jinhui Rural Banks (津匯系村鎮銀行) in Ningxia and Xinjiang. Meanwhile, Bank of Tianjin has established correspondent banking relationships with nearly 800 domestic and foreign banks and their branches in more than 80 countries and regions around the world.

In the shareholding structure

the Shares were held by domestic legal persons

65.38%

held by domestic natural persons

5.55%

H Shares

29.07%



Development Strategy

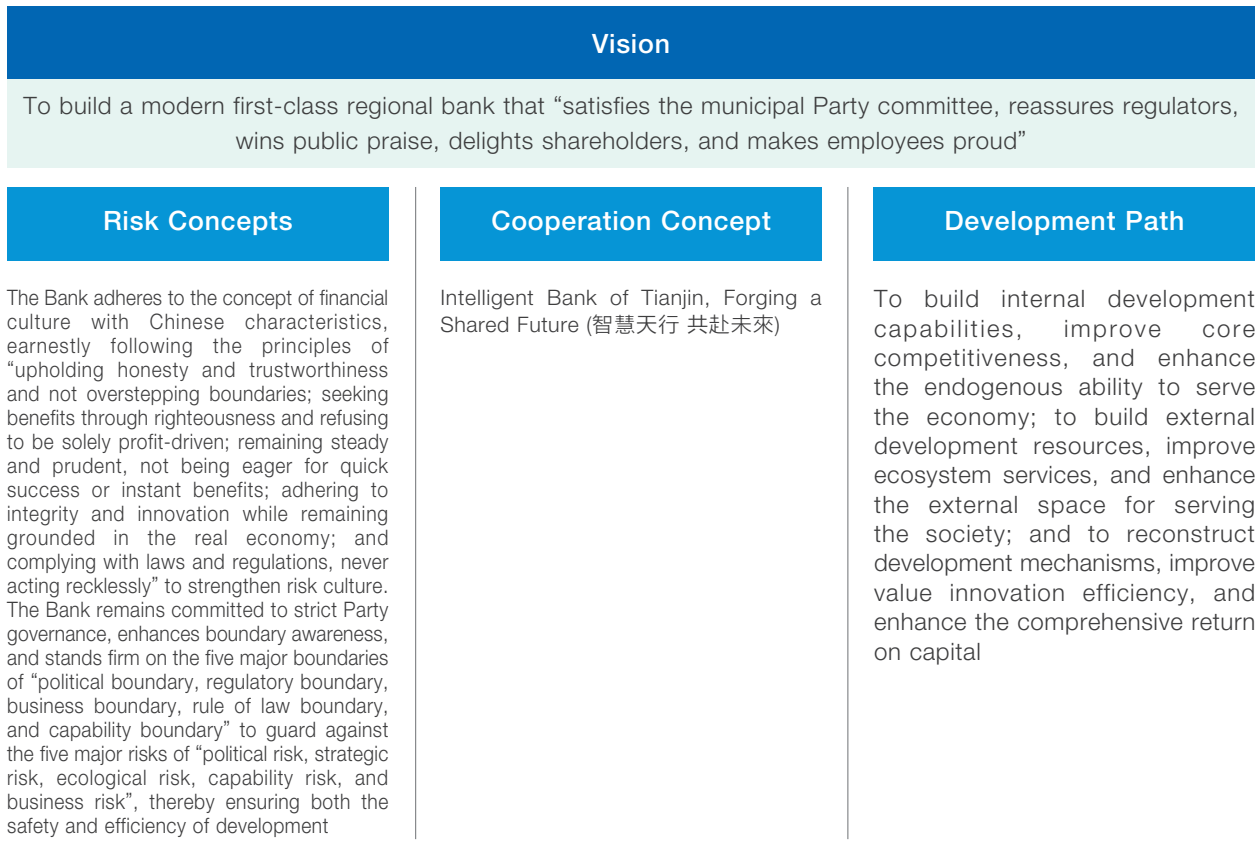
The Bank takes the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guidance, fully applies the spirit of the 20th CPC National Congress and all Plenary Sessions of the 20th CPC Central Committee, seriously implements the deployments of the Fourth Plenary Session, conscientiously practices the spirit of the Central Economic Work Conference, unswervingly takes the financial development path with Chinese characteristics, thoroughly implements the spirit of General Secretary Xi Jinping's important speech delivered during his inspection in Tianjin and a series of important instructions and requirements for Tianjin, and resolutely puts into practice the work arrangements of the Tianjin Municipal Party Committee and Municipal Government. Our branches in the five provinces outside Tianjin insist on serving the work deployment of the local provincial Party committee, provincial government or municipal Party committee and municipal government, adhere to the principle of "to make progress while ensuring stability, improve quality and increase efficiency". By continuing to "shift thinking, concepts and perceptions", we continue to drive the "transformation of approaches, methods, measures and tools" and continuously enrich the cultural essence of our "Intelligent Bank of Tianjin, Forging a Shared Future (智慧天行 共赴未来)" brand, further advance the integration of the research gene and the technology gene. We take "to build internal development capabilities, improve core competitiveness, and enhance the endogenous ability to serve the economy; to build external development resources, improve ecosystem services, and enhance the external space for serving the society; and to reconstruct development mechanisms, improve value innovation efficiency" as our work strategies. We firmly seize the strategic opportunities presented by the establishment of the "two platforms and one center" of the Shanghai Cooperation Organisation (SCO) in our city, as well as the coordinated development of the Beijing-Tianjin-Hebei region. Our branches in other provinces also firmly grasp the strategic opportunities in their respective provinces (cities), and have achieved a sound start for the "15th Five-Year Plan" period with effective quality improvement and reasonable quantity growth, laying a solid foundation for building ourselves into a

modern first-class regional bank that "satisfies the municipal Party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud".

To better achieve healthy and sustainable development and empower high-quality development of the real economy, the entire Bank continues to refine, deepen and materialize the Five Major Battles of "Addressing Risks, Reducing Costs, Increasing Revenue, Absorbing Deposits and Setting Litigations" which are based on a problem-oriented approach, and the Five Major Protracted Battles of "Competence, Structural Transformation, Business Reinvention, Digital Banking and Supervision Coordination" which are based on a foundation-strengthening approach. Taking the "Ten Focus Areas for Improvement" as the core means, we aim to achieve targeted breakthroughs. We focus on business philosophy innovation, aiming to build a sound and sustainable financial system; focus on credit risk prevention and control, aiming to build a precise and controllable risk control system; focus on internal control enhancement, aiming to build a robust and efficient compliance governance system; focus on fostering new quality productive forces, aiming to build a five-dimensional ecosystem that empowers the real economy; focus on the deepening of scenario-based finance, aiming to build a collaborative and efficient integrated marketing system; focus on dual drivers of staying true to fundamentals and pursuing innovation, aiming to build a precise and empowering product service system; focus on smart capability optimisation, aiming to build an intelligent and collaborative full-staff system; focus on cultural heritage and innovation, aiming to build a cohesive and motivating corporate culture; focus on scientific management efficiency, aiming to build a quantitative and precise performance assessment and incentive system; and focus on enhancement of new quality combat effectiveness, aiming to build a dynamic, flexible and empowered team of leadership and professional talent.

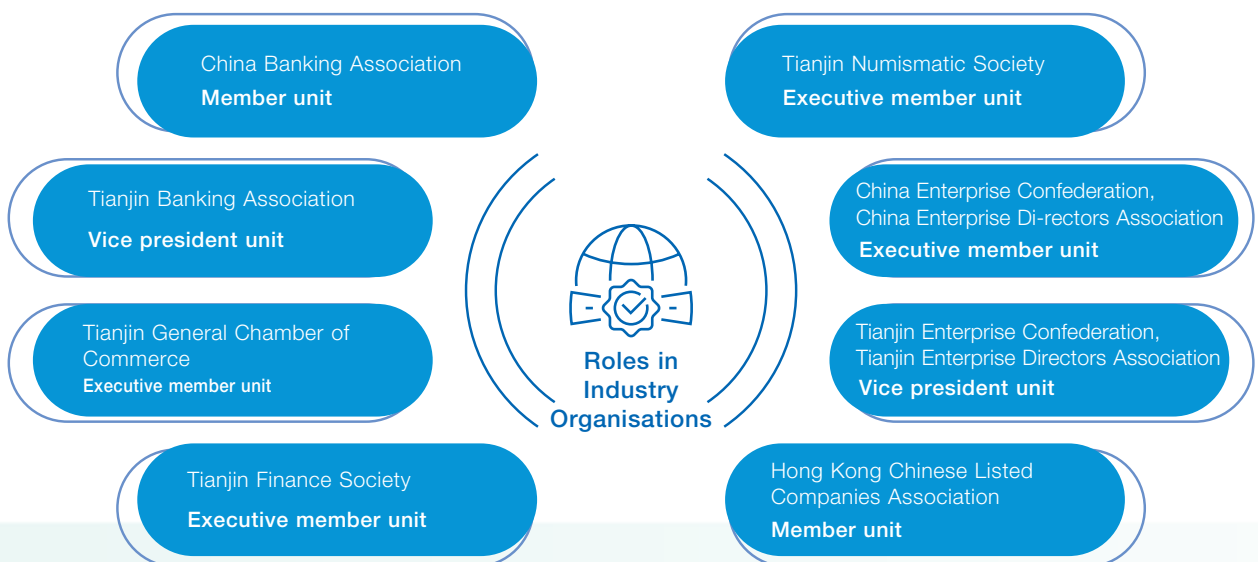


Corporate Culture



CORPORATE CULTURE CONCEPT SYSTEM

Roles in Industry Organisations



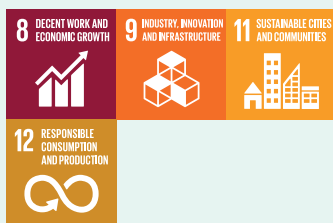
Qualifications and Advantages



- Licensed for comprehensive bonds market maker in interbank bond market
- A member of the book-entry and saving treasury bond underwriting syndicate of the Ministry of Finance
- Lead underwriter of Tianjin local government bonds; a member of local government debt underwriting syndicates in Beijing, Shanghai, Shandong, Shenzhen and other regions
- Licensed for a member of the underwriting and market-making consortium for financial bonds issued by three major policy banks including the China Development Bank, the Agricultural Development Bank of China, and the Export-Import Bank of China
- Licensed for a bond settlement agent in the interbank market
- Licensed for hedging derivatives trading
- Licensed for interest rate swap transactions and real-time undertaking of interest rate swap services, licensed for standard bond forward transactions, one of the first interest rate swap options entry institutions and collar options entry institutions
- Class A membership with the International Board of the Shanghai Gold Exchange
- Licensed for a special member of the Shanghai Gold Exchange
- Participating institution in online interbank deposit in China Foreign Exchange Trading Centre
- Class C Ordinary Clearing Member of Shanghai Clearing House
- The Shanghai Branch of the Bank secured the membership of China Foreign Exchange Trade System for inter-bank forex trading in Shanghai Free-Trade Zone
- Core dealer of credit risk mitigation instruments
- General lead underwriter of non-finance corporate debt financing instruments
- Licensed for securitisation of credit assets
- Issuer of credit risk mitigation instruments
- Issuer of credit-linked notes

Annual ESG Performance Highlights

To support the real economy



- The outstanding balance of loans to technology innovation enterprises increased by 38.19% compared with the end of last year.
- Having carried out “To Visit Thousands of Micro, Small and Medium-sized Enterprises (MSMEs) and Self-employed Businesses” campaign, provided support to 2,001 MSMEs on the “Recommended List”, with a credit amount of RMB7.228 billion and a loan amount of RMB5.680 billion.
- Granted cumulatively credit funds of RMB51.992 billion in the field of asset revitalisation in Tianjin.

To support the ecological environment



- The balance of green loans amounted to RMB39.628 billion, representing an increase of RMB5.222 billion, or 15.18% from the end of last year.
- Having successfully completed the first issuance of green financial bonds with an amount of RMB5 billion, specifically supporting green projects.
- Having innovatively launched personal carbon accounts, covering four core scenarios and enabling digital tracking of carbon footprints.
- Having deeply been participating in forward-looking research topics such as the Tianjin Green Finance Index Study and climate risk governance, contributing industry expertise.

To support a harmonious society



- Having conducted the 2025 Customer Experience Research Project themed “Refining Service Counters and Making Bank of Tianjin Shine”, achieving a bank-wide service experience satisfaction rate of 91.46%.
- Having obtained the qualification to hold in escrow the pre-collected funds of elderly care institutions in Tianjin and, together with 10 partner organisations, established the Elderly care Finance Alliance to actively serve the silver-haired economy.
- Having sponsored and support major city events such as the Tianjin Marathon and Tianjin Theater Festival, fostering synergy and integration between our brand and urban development, thereby enhancing both our social value and brand influence.
- Our female employees accounted for 58.59% of our workforce, with an employee training coverage rate of 100% and the average training hours per employee increased by 8.82 hours compared with the same period last year.
- Having been participating in social welfare initiatives, making donations totaling over RMB14.3 million to support various causes, including rural revitalisation, educational development, and patriotism education.

Key Performance Table

Economic Performance

| Indicator | Unit | 2023 | 2024 | 2025 |
|---|----------------|----------|----------|----------|
| Total assets | RMB100 million | 8,407.71 | 9,259.94 | 9,824.03 |
| Balance of loans and advance to customers | RMB100 million | 3,960.09 | 4,407.79 | 4,794.23 |
| Total liabilities | RMB100 million | 7,757.42 | 8,565.84 | 9,112.50 |
| Deposit balance | RMB100 million | 4,506.86 | 5,009.57 | 5,411.15 |
| Operating income | RMB100 million | 164.56 | 167.09 | 169.55 |
| Profit before allowance | RMB100 million | 116.90 | 117.86 | 120.50 |
| Net Profit | RMB100 million | 37.67 | 38.29 | 39.28 |
| Taxes paid ¹ | RMB100 million | 3.87 | 5.99 | 6.58 |
| Average return on total assets | % | 0.47 | 0.43 | 0.41 |
| Capital adequacy ratio | % | 12.64 | 13.59 | 13.13 |
| Allowance coverage ratio | % | 167.86 | 169.21 | 171.56 |

¹ Taxes paid include "income tax" and "taxes and surcharges" from the Bank's financial indicators.

Social Performance

| Indicator | Unit | 2023 | 2024 | 2025 |
|--|---------------------|--------|-------|----------|
| Employment | | | | |
| Total number of employees | Person | 6,699 | 6,639 | 6,621 |
| Total number of employees (by gender) | Male | 2,721 | 2,711 | 2,742 |
| | Female | 3,978 | 3,928 | 3,879 |
| Employee turnover rate | % | 2.67 | 2.09 | 1.11 |
| Social insurance participation rate | % | 100 | 100 | 100 |
| Housing provident fund participation rate | % | 100 | 100 | 100 |
| Development and training | | | | |
| Percentage of employees trained | % | 100 | 100 | 100 |
| Average training hours per person | Hour | 89.01 | 99.96 | 108.78 |
| Number of employee training sessions conducted | Session | 1,450 | 1,783 | 1,832 |
| Number of employees trained | 10,000 person-times | 11.25 | 15.01 | 17.33 |
| Community Investment | | | | |
| Volunteer service teams | teams | 19 | 36 | 36 |
| Registered volunteers | persons | 4,243 | 3,714 | 3,643 |
| Volunteer activities | times | / | 701 | 771 |
| Total volunteer hours | hours | 1,818+ | 2,363 | 2,237.5 |
| External donations | RMB10 thousand | 1,261 | 534 | 1,430.88 |

Environmental Performance²

| Indicator | Unit | 2023 | 2024 | 2025 |
|---|------------------------------------|------------|------------|------------|
| Energy resources usage | | | | |
| Overall energy consumption | MWh | 60,424.21 | 59,693.42 | 57,332.71 |
| Consumption of water distributed via municipal water supply | Tonne | 132,760.82 | 135,883.54 | 132,442.43 |
| Gasoline consumption | Litre | 167,909.53 | 180,974.02 | 162,607.04 |
| Diesel consumption | Litre | 265.32 | 818.28 | 304.80 |
| Natural gas consumption | Cubic meter | 643,064.00 | 537,248.06 | 554,982.35 |
| Purchased electricity | MWh | 37,984.02 | 37,340.87 | 37,051.87 |
| Purchased heat | GJ | 50,467.08 | 53,844.50 | 46,288.27 |
| Office paper consumption | Tonne | 183.93 | 164.51 | 138.49 |
| Climate change | | | | |
| GHG emissions (scope 1) | Tonnes of CO ₂ e | 1,775.08 | 1,573.59 | 1,571.32 |
| GHG emissions (scope 2) | Tonnes of CO ₂ e | 32,160.83 | 30,446.18 | 28,579.77 |
| GHG emissions per RMB1 million of revenue (scope 1+2) | Tonnes of CO ₂ e | 2.06 | 1.92 | 1.78 |
| GHG emissions per person (scope 1+2) | Tonnes of CO ₂ e/person | 5.07 | 4.82 | 4.55 |
| GHG emissions (scope 3) | Tonnes of CO ₂ e | / | 555.88 | 621.86 |
| Purchased goods and services (tap water, office paper) | Tonnes of CO ₂ e | / | 225.25 | 271.95 |
| Employee business travel | Tonnes of CO ₂ e | / | 174.14 | 212.43 |
| Employee commuting | Tonnes of CO ₂ e | / | 156.49 | 137.48 |
| Total GHG emissions (scope 1+2+3) | Tonnes of CO ₂ e | / | 32,575.65 | 30,772.95 |

² Unless otherwise specified, the scope of environmental performance statistics includes the Bank's head office, its branches and subsidiaries.



In 2025, the Bank won over one hundred honors of various types, some of which are listed below:

Organizer

“The Banker” Magazine

China Enterprise Confederation, China Enterprise Directors Association

China Banking Association

Beijing Enterprise Confederation, Beijing Enterprise Directors Association
Tianjin Enterprise Confederation, Tianjin Enterprise Directors Association
Hebei Provincial Enterprise Federation, Hebei Enterprise Directors Association

Tianjin Enterprise Confederation, Tianjin Enterprise Directors Association

Tianjin Enterprise Confederation, Tianjin Enterprise Directors Association

China Media Group Financial Program Center

China Media Group CNR News

China Digital Inclusive Finance Conference

Organising Committee of the 14th China New-type Financial Institutions Cooperation and Exchange Conference

Editorial Department of Tsinghua Financial Review of The Tsinghua University PBC School of Finance

Research Group for the Tianjin State-owned Enterprises and Institutions Social Responsibility Blue Paper (2025)

China Financial Media

China Fund

Wind

Honorary Title

Ranking 185th among “2025 Global Top 1,000 Banks”

Ranking 209th among “2025 Top 500 China Service Enterprises”

Ranking 32nd among “2025 China Banking Top 100”

Ranking 94th among the 2025 Top 100 Enterprises in Beijing-Tianjin-Hebei Region

Ranking 26th among the 2025 Top 100 Service Enterprises in the Beijing-Tianjin-Hebei Region

Ranking 19th among Tianjin 2025 Top 100 Enterprises

Ranking 6th among the Tianjin 2025 Top 100 Service Enterprises

Ranking 38th in China ESG Listed Companies • Beijing-Tianjin-Hebei Pioneer 50 (2025)

China Media Group CNR News Finance 2025 “Golden Summit” Outstanding Case

Digital Inclusive Finance Technological Innovation Achievement – “AI Compliance Officer” Digital Intelligence Project

Top 10 Green Finance Featured Products Serving MSMEs

Bauhinia Award – Bank of the Year for Contribution to Regional Development

2025 Ranking List of China’s Top 200 Banks

Outstanding Case Award for Innovation and Development of China’s Banking Industry 2025

Top Ten Outstanding Cases

Ranked 1st on the Top 20 City Commercial Banks by ESG Comprehensive Performance List

ESG Best Practice Cases in the Banking Industry – “‘Smart Connect Inclusive’ and Co-building a New Blueprint for Development”, “Empowering Rural Revitalisation Leveraging on Finance”, “Upholding Compliance Bottom Line and Forging a Brand of Excellence”

2025 Digital Finance Best Practice Cases in the Banking Industry – Digital Transformation Practice Case in Financial Market Trading

2025 Digital Finance Best Practice Cases in the Banking Industry – Innovative Practice Case in Technological Infrastructure Development

Excellent Wealth Management Bank in Sci-Tech Finance for Practicing the ‘Five Major Areas’ of Finance

Best Investment Bank, Best Interbank Debt Financing Instrument Underwriter

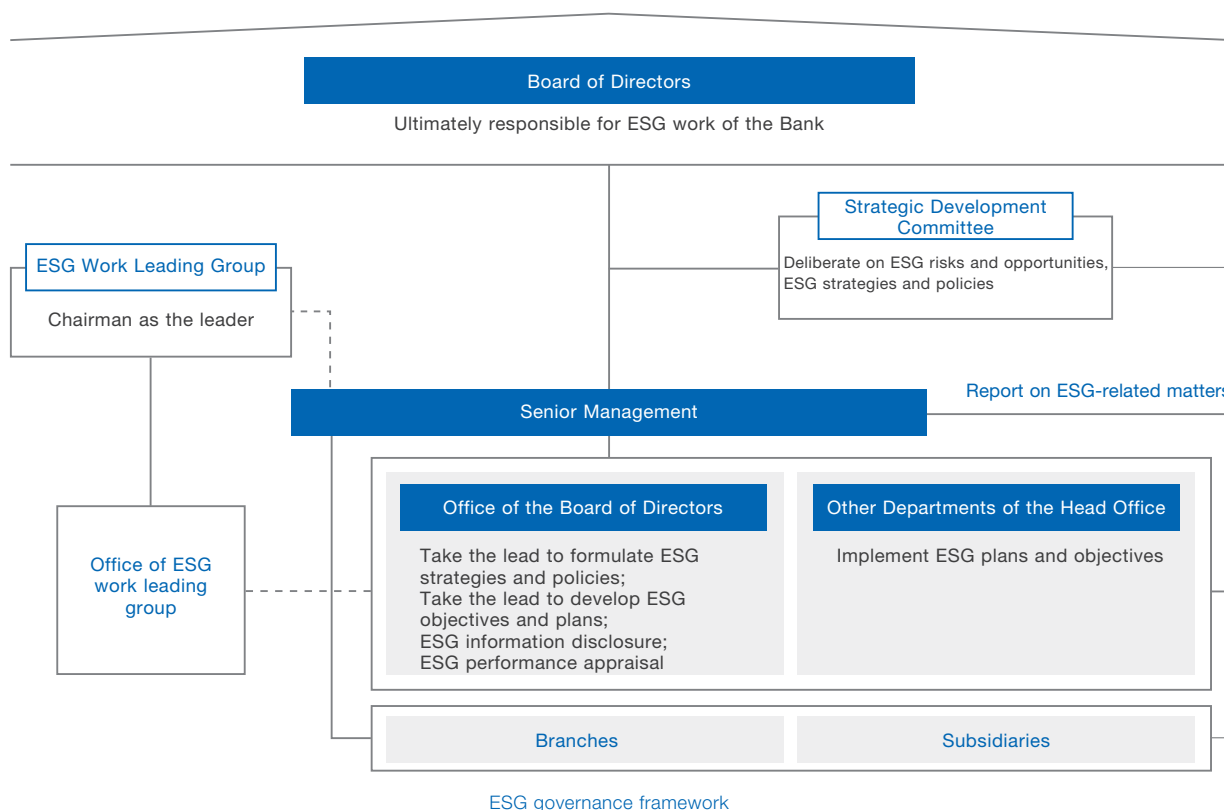
ESG GOVERNANCE

Statement of the Board of Directors

The Board of Directors of the Bank bears the ultimate responsibility for ESG work, and is responsible for conducting annually materiality analysis of ESG issues, discussing and determining the risks and opportunities of the Bank in terms of environment, society and corporate governance, formulating and improving ESG-related strategies, policies, systems and organisational structures, and taking the management and improvement of key issues as the implementation of ESG and sustainable development strategies. The Board of Directors serves as the highest decision-making body for climate-related risks and opportunities management. It is fully responsible for identifying, assessing and managing climate-related risks and opportunities, integrating them into the Bank's core governance systems, including medium-to-long-term development strategies, major business decisions, risk management and internal control. The Board regularly reviews the Bank's strategies, policies and management approaches related to ESG, social responsibility and climate change response. It also reviews and approves the annual ESG report, climate-related information disclosure, as well as green finance and sustainable development matters, and oversees the formulation of climate goals and key performance indicators and monitors their implementation progress.

ESG Governance

The Bank incorporates "sustainability" into its operating principles and has established a group-wide ESG management system led by the Board of Directors. In accordance with relevant requirements of the Environmental, Social and Governance Reporting Code and the Green Finance Guidelines for the Banking and Insurance Industry of the Hong Kong Stock Exchange, the Bank has formulated management systems such as the Management Policies on Environmental, Social and Governance (ESG) of Bank of Tianjin Co., Ltd. (《天津銀行股份有限公司環境、社會和治理(ESG)管理政策》) and the Measures for Management of Environmental, Social and Governance (ESG) of Bank of Tianjin (《天津銀行環境、社會和治理(ESG)管理辦法》). Relying on that, we continuously promote the implementation and effectiveness of our ESG strategy.



ESG strategy implementation

The Bank incorporates “supervising and evaluating the Bank’s performance in fulfilling social responsibilities and fostering sustainable financial development” into the responsibilities and authorities of the Board of Directors, and includes ESG governance responsibilities into the working rules of the Strategic Development Committee of the Board of Directors. It has formulated the 2025 Action Plan and Task List for ESG Work Objectives of Bank of Tianjin Co., Ltd., to clarify ESG work priorities and responsibilities allocation across the Bank, and incorporates that into the annual performance appraisal to effectively drive the implementation.

ESG capacity building

The Bank has participated in research on ESG-related topics, including Marine Economy and Financial Support, Tianjin Green Finance Development Index Report (2024), Transformation and Innovation of Climate Risk Governance in Commercial Banks, and Corporate ESG Information Disclosure Catering Behavior and Corporate Value from the Perspective of Stakeholders’ Perception, to enhance the Bank’s ESG governance capabilities.



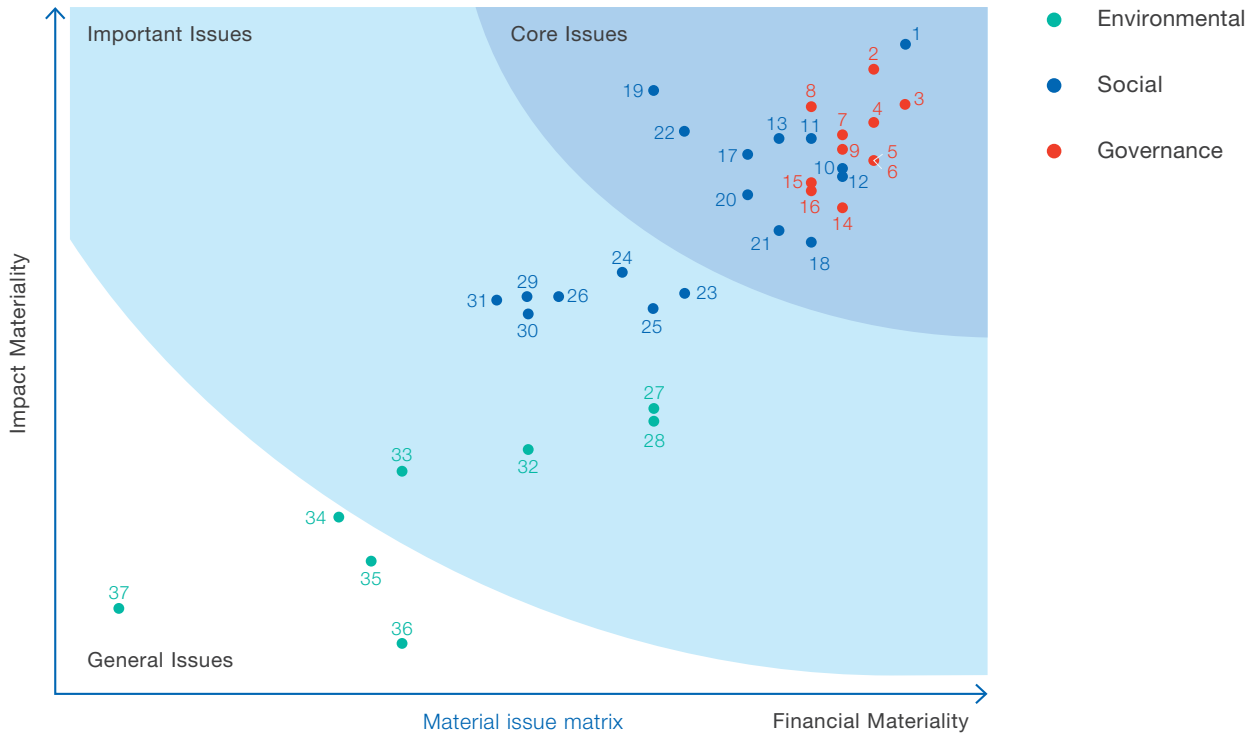
Communication with Stakeholder

The Bank maintains dynamic contact with stakeholders, including governments, regulators, shareholders, customers, and employees through a variety of daily communication channels. By integrating stakeholders' feedback and expectations, the Bank continuously strengthens and enhances the outcomes of the management and practice of the Bank. Meanwhile, through tools such as stakeholder surveys, the Bank collects input on material ESG issues of concern of stakeholders, providing guidance and reference for the Bank's future ESG priorities.

| Stakeholders | Communication channels |
|---|---|
| <ul style="list-style-type: none"> Government and regulatory agencies Shareholders Customers Employees Suppliers and partners Industry associations The public and media | <ul style="list-style-type: none"> • Survey and discussion, conference and training • On-site supervision, document review • On-site reporting, document submission • Company announcement • Investor hotline, shareholders' general meeting • Official WeChat account, official website, customer hotline • Online banking, mobile banking, WeChat Mini Program, WeChat Channels • Daily communication • Employee representative congress • Cooperation and exchange • Industry association exchange event • Financial literacy promotion activity • Community services, volunteer activity • |

Material Issues Analysis

The Bank places high importance on the identification and analysis of material ESG issues. Through online distribution of the Bank of Tianjin 2025 ESG Survey Questionnaire, the Bank has conducted a material issues survey with 14 stakeholder groups, including governments, regulators, shareholders, customers and employees. During the Reporting Period, the Bank introduced the "dual materiality" approach for analysing material issues, inviting different stakeholders to complete the material issues survey from the perspectives of "impact materiality" or "financial materiality". The survey results were reviewed by external expert institutions and the Bank's Board of Directors, and were used to develop a material issue matrix, which will serve as a guide for the information disclosure in this report.



- 1 Popularize financial knowledge, and enhance public awareness of financial risk prevention
- 2 Adhere to business ethics and implement anti-corruption and integrity
- 3 Adhere to the leadership of party building
- 4 Improve corporate governance
- 5 Strengthen corporate culture construction
- 6 Smooth communication channels with stakeholders
- 7 Strengthen internal control and compliance construction
- 8 Comprehensive risk management
- 9 Formulate scientific and reasonable company strategy and planning
- 10 Provide good welfare benefits
- 11 Carry out public welfare and charity activities proactively, demonstrating a sense of responsibility
- 12 Protect the physical and mental health of employees
- 13 Pay attention to customer experience and improve customer satisfaction
- 14 Make good achievements in supplier ESG risk management
- 15 Create economic value, improve shareholder returns
- 16 Strengthen ESG governance
- 17 Focus on compliance and transparency of financial products
- 18 Develop a complete training system and talent development plan
- 19 Protect customer privacy and data security
- 20 Create a good and comfortable office environment
- 21 Establish a scientific, transparent, fair and reasonable salary and assessment incentive system
- 22 Improve smart banking applications and develop digital finance
- 23 Improve the quality and efficiency of financial services in serving the real economy
- 24 Respond to population aging and develop elderly care finance
- 25 Smooth promotion channels
- 26 Diversified teams and employment inclusiveness
- 27 Improve green finance governance mechanisms and institutional systems
- 28 Innovate green financial products
- 29 Promote social equity and develop inclusive finance
- 30 Increase financial services for major strategies, key areas and weak links
- 31 Support sci-tech innovation enterprises and develop science and technology finance
- 32 Focus on green finance research and exchange and cooperation
- 33 Promote the concept of environmental protection and implement green office
- 34 Increase green finance assessment incentives
- 35 Green operation and energy saving and emission reduction
- 36 Address climate change risks, contributing to the achievement of the national "Dual Carbon" goal
- 37 Improve the quality of environmental information disclosure

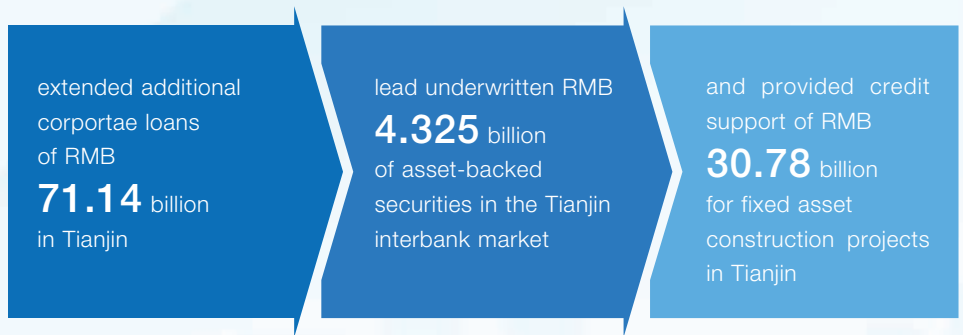
Special Topic



Driven by “Three New Initiatives” and Committed to “Three Enhancements” Approach, Empowering “Ten Projects”: To Empower Tianjin’s High-Quality Development Leveraging on Finance

Bank of Tianjin, closely aligning with the theme of high-quality development, is driven by the “Three New Initiatives” forces to chart its development path, making precise and concerted efforts in the three key areas of technological innovation, industrial refreshing and urban renewal. Meanwhile, it enhances effectiveness through the “Three Enhancements” approach, dedicated to the systematic advancement of activating existing assets, cultivating incremental growth and improving quality. To this end, the Bank has proactively deepened its headquarter-to-headquarter government-banking cooperation mechanism, conducted extensive visits to various districts in Tianjin, and precisely matched the development needs of different districts. By providing customised financial services, it facilitates the implementation of key regional projects, injecting strong financial momentum into Tianjin’s “Three New Initiatives” and “Three Enhancements” initiatives.

Supporting the “Ten projects” and focusing on the coordinated development of the Beijing-Tianjin-Hebei region as well as the construction of the Tianjin Financial Innovation Demonstration Operation Zone, for which in Tianjin, the Bank has:



During the Reporting Period, For key areas including urban renewal, industrial refreshing and technological innovation, as well as asset revitalisation, the Bank provided credit funds of nearly

RMB12.608 billion



01 Utilising the Technological Innovation as an Engine to Activate Financial Vitality through Digital and Intelligent Empowerment

Aligning with the core requirements of cultivating new quality productive forces, the Bank deeply engages in the field of technological innovation. It has developed the “Smart Technology (智慧科技通) Comprehensive Finance Service Solution” and innovatively launched a range of specialised products, including the “Venture Guaranteed Loan (創業擔保貸)” “Specialised, Refined, Differentiated and Innovative SMEs Points-based Loan (專精特新積分貸)”, “Investment-Linked Loan (投聯貸)” “R&D Loan (研發貸)” and “Smart Science and Technology Enterprise Loan (智慧科企貸)”, continuously strengthening its efforts in areas such as technology innovation bonds and technology innovation asset-backed securities, building a full-lifecycle financial service chain for sci-tech enterprises, enhancing quality of finance through empowerment of digital and intelligent innovation and unlocking new vitality for industrial development.



Case

Having launched the first industrial park pooled sci-tech innovation asset-backed security in China

In November 2025, the “2025 Tianjin Free Trade Zone First Tranche Sci-Tech Innovation Targeted Asset-Backed Securities of Tianjin Tianbao Commercial Factoring Co., Ltd.” for which the Bank acted as the project overall coordinator and lead underwriter were successfully issued in the China Interbank Bond Market with an issue amount of RMB495 million and a term of two years. Tianjin Guokang Credit Enhancement Co., Ltd. provided credit enhancement services for the Senior Class B tranche. This project represents the nation’s first industrial park pooled sci-tech innovation asset-backed securities, and the underlying assets are primarily concentrated in technology-oriented enterprises within the Tianjin Port Free Trade Zone, which has effectively broadened financing channels for small and medium-sized technology enterprises, achieving an innovative breakthrough in the field of technology finance.

02 Driving the Industrial Renewal to Precisely Nourish and Strengthen the Foundation of the Real Economy

The Bank remains committed to its fundamental mission of serving the real economy. Driven by twin engines of the financial technology and business innovation, we focus on key areas of regional industrial development and continuously strengthen the supply of financial services along the industrial chain, empowering the renewal and upgrading of regional industries across all dimensions.



Case

Having empowered integrated ports-industries-city development through a new paradigm of shipping finance

The Bank has always taken it as its mission to serve the upgrading of the real economy. Deeply integrated into the construction of the Northern International Shipping Core Area, we actively promote industrial renewal and development. Our innovatively constructed “Smart Trade Connect (智慧貿易通)” product matrix, through digital offerings such as “Bank of Tianjin Easy Exchange (天行易匯)” and “Smart Freight Connect (智慧運費通)”, effectively addresses the industry pain point of high-frequency, small-amount settlements in shipping and trade. Concurrently, by launching the first “Shipping Themed Bond Basket (航運主題債券籃子)” in the interbank market and expanding support services such as cross-border guarantee of credit facilities, we provide specialised financial backing for projects including the green and intelligent transformation of ports and the “Belt and Road” digital infrastructure.

Looking ahead, the Bank will continue to deepen its “Ports + Industries + City” financial services ecosystem, and contribute even greater financial strength to the transformation and upgrading of regional industries driven by the twin engines of financial technology and business innovation.

03 Driving the Urban Renewal to Revitalize Urban Quality Leveraging on Finance

The Bank proactively aligns with regional urban development strategies, focusing on key areas such as urban infrastructure upgrading, ecological environment governance and industries-city integration development. By innovating financial products and service models for urban renewal, we channel financial resources to enhance urban functions, contributing to the creation of a model modern city that is both livable and business-friendly.

 **Case** **Having developed the innovative “Bank of Tianjin Solution” syndicated loan model to overcome financing bottlenecks in complex projects**


The Bank proactively serves the national urban renewal strategy. It has taken the lead in the formation of a bank consortium and efficiently facilitated the implementation of the Tianmu Area urban renewal syndicated loan project in Beichen District.

Facing the significant funding demand of RMB9.8 billion for the Tianmu Area project, the Bank has bravely shouldered its mission as a key local financial institution. It innovatively developed a hybrid bank consortium collaboration model, integrating “policy-oriented finance, major state-owned banks and local commercial banks”. By pooling the advantageous resources of multiple types of financial institutions, we formed a powerful synergy of support. As the bank with the largest share and the core lead bank, our Beichen Sub-branch, in response to the project’s debt repayment peak at the earlier stage, proposed and implemented a funding strategy of “debt smoothing continuity + phased and targeted capital injection”, effectively ensuring the safety of the capital chain and the continuity of construction for this major livelihood project.

The “Bank of Tianjin Solution” has not only illuminated the path of renewal for the Tianmu Area but also established a replicable and sustainable financial benchmark for exploring large and complex urban renewal projects in the region.

04 Activating Existing Assets as a Key Driver to Enhance Quality and Efficiency and Unlock Resource Potential

The Bank has systematically advanced the activation of existing assets and the optimisation of its credit structure. Through product innovation and model upgrading, we promote the efficient utilisation of idle assets and enhance the quality and efficiency of underperforming assets. We strengthen risk prevention and control, and maximize the value of existing resources, injecting endogenous impetus into high-quality development.

As of the end  of the Reporting Period, we had granted credit funds of **RMB51.992** billion in total in the field of asset activation in Tianjin

 **Case** **Financial leasing facilitates the green transformation of a century-old public transport enterprise, revitalising a time-honored brand**

Bank of Tianjin Financial Leasing, a subsidiary of the Bank, demonstrated its commitment to local time-honored enterprises by proactively engaging with the 120-year-old Tianjin Public Traffic Group, for which it actively assisted in resource assessment and business plan formulation. It provided RMB171 million for the procurement of new energy public transport vehicles, facilitated the upgrading of transportation equipment through direct leasing, supported the electrification of urban buses, and contributed to the replacement of older new energy buses and power batteries, setting a positive example.

05 Diversifying the Sources to Strengthen Development Momentum, with Cultivation of Strategic Growth as the Core

The Bank has been deeply engaged in key areas including inclusive finance, green finance, elderly care finance and cross-border finance. Seizing the opportunity presented by the partnership with the Tianjin Marathon IP, we have expanded new retail finance scenarios, upgraded the “Smart Merchant Connect (智慧商戶通)” inclusive ecosystem, and iterated the “Harbor” elderly care service brand. We have innovated green financial products such as green ABCP and loans linked to energy efficiency rating, as well as featured wealth management products including the “Seagull Huifu (海鷗匯赴)” series and “Exclusive for Seniors (銀髮專屬)” offerings. Through multi-dimensional efforts encompassing scenario expansion, ecosystem upgrades and product innovation, we continuously cultivate incremental business growth.



Case

Having unlocked new growth drivers through product innovation and building a diversified fund attraction system

With “Cultivating Strategic Growth” as its core strategy, the Bank, in light of customer needs and market gaps, has built a diversified fund attraction system through dual-track innovation in foreign currency wealth management and elderly care finance, and achieved a two-way breakthrough in both aggregating incremental funds and enhancing service quality and efficiency.

“Seagull Huifu” Series Wealth Management Products

The Bank has developed and launched its first foreign currency wealth management products, the “Seagull Huifu” series, filling a gap in the foreign currency product line within the Bank’s wealth management system and attracting foreign currency funds from outside the Bank. As of the end of the Reporting Period, the Bank had issued a total of 17 tranches of foreign currency wealth management products, raising US\$16.8 million.

“Exclusive for Seniors” Wealth Management Products

Targeting the customer segment aged 60 and above, the Bank has introduced “Exclusive for Seniors” wealth management products, further tapping into the stability-seeking and low-risk investment needs of senior customers, to continuously improve the quality and efficiency of the elderly care finance service system. As of the end of the Reporting Period, the Bank had issued a total of 42 tranches of new elderly care-related wealth management products, raising RMB1.162 billion.

06 Laying a Solid Foundation for Development through Quality Enhancement and Principled Steadfastness

The Bank adheres to Party-building guidance and compliance-based operation, and continuously improves its corporate governance and risk prevention and control systems. It balances scale growth with quality enhancement and deeply cultivates internal compliance management and high-quality sustainable development. Meanwhile, it actively empowers urban construction and supports enterprise development, and leverages financial strength to cultivate new quality productive forces, achieving a deep integration and synergistic advancement of operational performance, compliance standards and social responsibility.



Case

Having anchored new quality productive forces to empower high-quality development of Binhai New Area

The Bank implemented the policy measures of the State Council and work arrangements by Tianjin Municipal Party Committee and Tianjin Government by releasing the “Action Plan of Bank of Tianjin for Supporting the High-Quality Development of Binhai New Area (《天津銀行支持濱海新區高質量發展行動方案》)”. Concurrently, it announced that it will continue to provide financing support to Binhai New Area over the next five years to facilitate development in areas such as industry, infrastructure, technological innovation, people’s livelihoods and social services, as well as ecological and environmental protection.

The Action Plan systematically outlines six major initiatives, including supporting Binhai New Area in building a functional cooperation zone for the Beijing-Tianjin-Hebei coordinated development strategy, accelerating port-industry-city integration, and enhancing technological innovation transformation capabilities and industrial innovation implementation capabilities. It specifies 27 key work measures and nearly 90 specific tasks, closely aligning with the characteristics and needs of regional economic development. More financial resources will be channeled to drive the high-quality development of Binhai New Area.



GOVERNANCE

Consolidating the Foundation and Establishing a System of Integrity, and Leading the Way in Compliance

| | |
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| Regulating the Corporate Governance | 28 |
| Operating in Compliance with Laws and Regulations | 31 |
| Strengthening the Risk Control | 34 |



STRENGTHENING THE LEADERSHIP OF THE CPC

The Bank adheres to deeply integrating Party leadership into its corporate governance and ESG practices. It steadfastly advances the development of primary-level Party organisations and the improvement in the conduct of our Party members, ensuring high-quality development through high-quality Party building.

Strengthening of Political Construction

The Bank strictly implements systems including the “the Rules of Procedure of the Party Committee of Bank of Tianjin” and the “Implementing Measures of the Party Committee of Bank of Tianjin on Standardising the Decision-Making Process for Three Major Decisions and One Important Issue (三重一大)”, continuously refines the mechanism for the Party Committee’s prior study and discussion of major operational and management matters. During the Reporting Period, the Bank issued the “Notice on Further Standardising the Reporting and Request for Instruction on Major Matters”, further clarifying the scope, timeline, channels and methods for reporting and requesting instructions on major matters, thereby regulating the exercise of power within the Bank.

Having Integrated Party Building into ESG Governance

- Having deliberated the “Bank of Tianjin Co., Ltd. 2024 Green Finance Work Report” and the “Bank of Tianjin Co., Ltd. 2024 Consumer Protection Work Report and 2025 Work Plan” at the 7th Party Committee meeting.
- Having deliberated the “Clarification on the Donor Subject for the Donation to Tianjin University” and revised the “Working Rules of the Inclusive Finance Development and Consumer Rights Protection Committee of the Board of Directors of Bank of Tianjin Co., Ltd.” at the 26th Party Committee meeting, promoting the deep integration of inclusive finance and social responsibility requirements into corporate governance and business decision-making.

Having Enhanced the Quality and Efficiency of Primary-Level Organisation Building

- Having developed and issued the “Bank of Tianjin Organisation Work Standardisation Guidance Manual”, standardising 11 work procedures. Through integrated online and offline initiatives, we empowered trainings to improve quality and enhanced the standardisation level of primary-level Party building work.
- Having issued the “Bank of Tianjin 2025 Party Member Education and Training Plan”. More than 500 participants, including Party branch secretaries, full-time and part-time Party affairs workers, new Party members, and candidates for Party member, were organised into groups by phase and category to receive specialised training. The training focused on studying and comprehending the spirit of the Third Plenary Session of the 20th CPC Central Committee and unremittingly implementing the Central Committee’s eight-point regulations on improving conduct of Party members. These efforts comprehensively enhanced the professional competence and practical skills of Party affairs workers, as well as the Party spirit cultivation and theoretical level of Party members.

As of the end of the Reporting Period,

The Bank’s Party Committee had a total of **346** Party organisations, comprising **16** Party committees (including the Party Committee of the Head Office), **2** general Party branches and **328** Party branches

There were a total of **2,508** Party members, including **2,426** formal Party members and **82** probationary Party members

A total of **42** Party Committee meetings were convened, during which **511** issues were studied, circulated and deliberated upon, including **104** issues subject to prior review and deliberation

Improving the Conduct of our Party Members and Upholding the Integrity

The Bank has continuously deepened the building of a clean and honest Party conduct and the fight against corruption. Through multi-dimensional efforts encompassing conduct rectification, risk prevention and control, culture cultivation, and supervision and enhancement, we have fortified our integrity and compliance defense line, fostering a financial ecosystem that values and upholds integrity, to provide a strong disciplinary guarantee for high-quality development. During the Reporting Period, there were two concluded corruption litigation cases involving employees of the Bank, both of which have been adjudicated by judicial authorities in accordance with the law.

During the Reporting Period,

Number of trainings on anti-corruption and integrity:

2

attended by the Board of Directors and senior management, and

6

attended by employees

Number of attendances at the trainings on anti-corruption and integrity:

24

attendances by the Board of Directors and senior management, and

1,859

attendances by employees

Having Promoted a Clean and Upright Culture

Whistleblower Protection

- Having conducted a survey on work conduct improvement at the Head Office, collecting 2,532 questionnaires and identifying 208 issues and suggestions. A follow-up meeting was held to promptly address these suggestions and rigorously rectify deep-seated conduct problems within the Head Office.
- Having cultivated a clean financial culture within the Head Office and created the “Understanding Rules and Disciplines” integrity education publication as a key learning platform. A total of 12 issues were published during the Reporting Period, serving as an important vehicle for normalised learning, understanding, clarifying and observing disciplines.
- Having published a total of 82 issues of “Bank of Tianjin Clean Governance Maxims”, 27 issues of the “Bank of Tianjin Discipline and Law Classroom” column on the intranet portal, and 22 issues of the “Clean Bank of Tianjin” column in the Bank of Tianjin newsletter. These efforts have fostered a professional atmosphere that upholds integrity, rejects corruption, and understands behavioral boundaries.
- Having conducted 21 integrity talk sessions with leading cadres of the Bank at the level of assistant of middle-level and above, accurately grasping their ideological dynamics and reinforcing their ideological defense lines.

- Having established and improved a whistleblower protection mechanism, strictly implementing regulations such as the “Rules for Handling Reports and Accusations by Discipline Inspection and Supervision Authorities”. Strict confidentiality is maintained regarding the names, telephone numbers and other information of real-name whistleblower, with report materials managed as classified documents. These measures aim to build a safe and trustworthy reporting environment and strengthen the Bank’s integrity building.

REGULATING THE CORPORATE GOVERNANCE

The Bank continuously improves its corporate governance structure, and strengthens the strategic leadership and supervisory functions of the Board of Directors. With high-quality information disclosure as its core, it deepens communication with investors and is committed to building a transparent, robust and responsible corporate governance system.

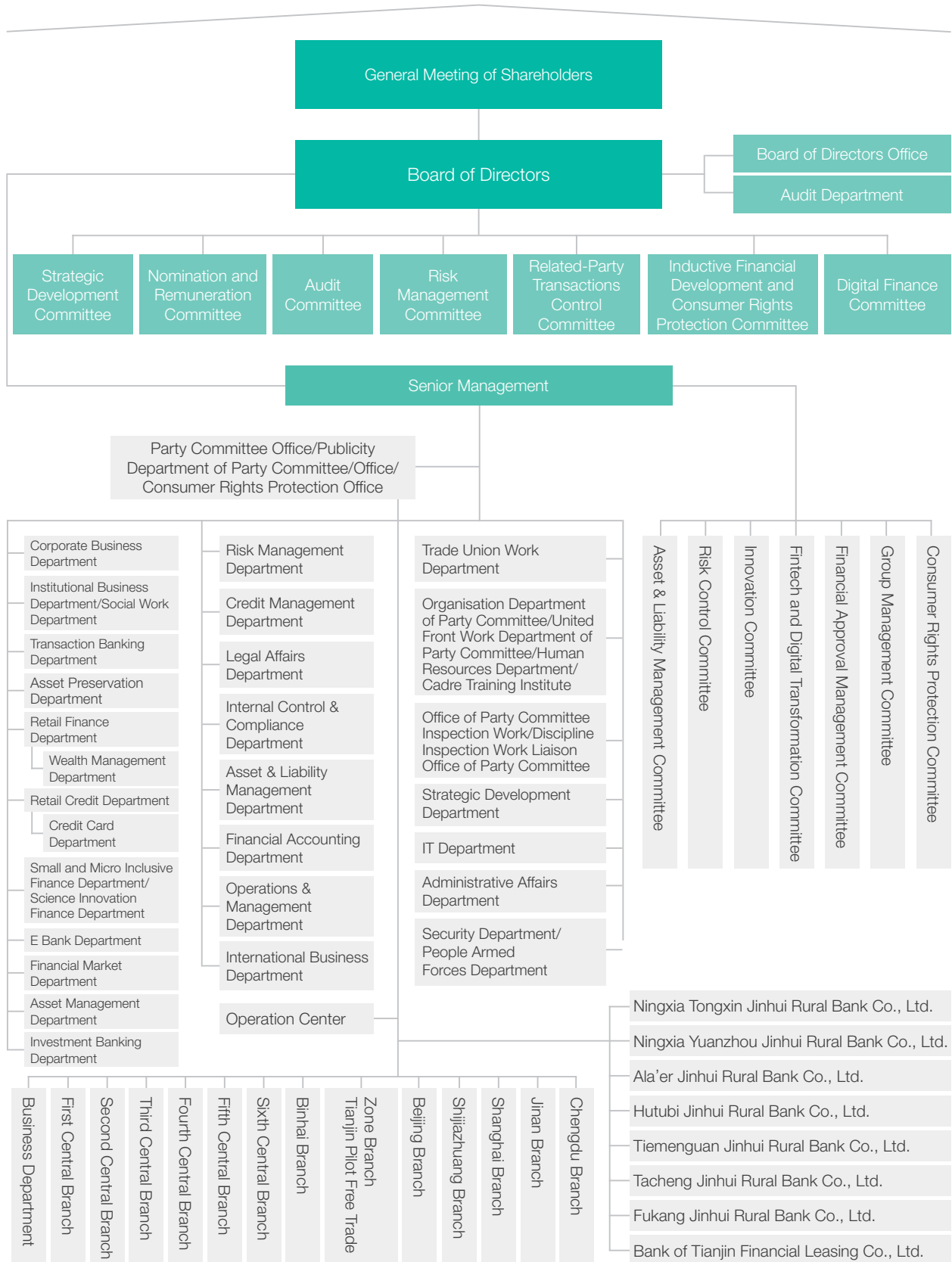
Corporate Governance Structure

The Bank strictly complies with the Company Law of the People's Republic of China, the Commercial Bank Law of the People's Republic of China, the Corporate Governance Guidelines for Banks and Insurance Institutions and other laws, regulations and normative documents, and has formed a modern financial enterprise system with Chinese characteristics centred on the Articles of Association of Bank of Tianjin Co., Ltd.. During the Reporting Period, the Bank completed the revision of the "Articles of Association of Bank of Tianjin Co., Ltd." and its supporting corporate governance systems to ensure effective alignment with the "Company Law" and regulatory requirements.

The Board of Directors of the Bank is committed to building a governance structure that is diverse, inclusive, independent and efficient, thereby laying a solid governance foundation for high-quality sustainable development. In the director nomination process, the Bank strictly adheres to regulatory requirements, taking into consideration diversified factors such as gender, ethnicity, nationality, educational background and professional experience, to ensure a diverse and balanced composition of the Board of Directors and its governance effectiveness.



To enhance the governance effectiveness of the Board of Directors, the Bank has established a regular performance evaluation mechanism, conducting periodic evaluations of the performance of directors and senior management members and submitting them to the Board of Directors for review. Independent directors diligently fulfill their duties by issuing independent opinions on matters such as the annual report, profit distribution, major related party transactions, amendments to the Articles of Association, director nominations and compensation plans for executives, fully exercising their independent supervisory role. During the Reporting Period, a total of 10 meetings of the Board of Directors of the Bank were convened, at which 83 proposals were considered and 29 reports were reviewed; a total of 29 meetings of the specialised committees under the Board of Directors were held, at which 96 proposals were considered and presentations on the work plans and results of external auditors, and reports on forward-looking topics in information technology and strategic planning ideas were received. Furthermore, the Bank continuously supports the capability enhancement of its directors. During the Reporting Period, all directors completed training on anti-corruption, the 15th Five-Year Plan and banking industry news writing.



Structural Diagram of Corporate Governance

Investor Communication and Information Disclosure

The Bank has a dedicated shareholder service position and has opened a shareholder service hotline, which is linked to the customer service platform, and has actively carried out stakeholder research. The Bank holds general meetings of shareholders in a regular way and endeavours to enhance interaction and communication with shareholders. Meanwhile, the Bank strictly complies with domestic and international information disclosure requirements and continuously optimises the content of information disclosure in the light of investors' needs to ensure the comprehensiveness, accuracy and timeliness of information disclosure.

During the Reporting Period, the Bank held 3 general meetings of shareholders, two results announcement meetings, conducted one specialised stakeholder communication and received over 1,000 calls and visits from shareholders; issued 52 information disclosure announcements on the official websites of the Hong Kong Stock Exchange and the Bank, disclosing, in compliance with regulations, the Bank's 2024 Annual Report, 2024 Social Responsibility Report, 2025 Interim Report, as well as updates on matters such as the reform of the Supervisory Committee and the re-election of the Board of Directors.

During the Reporting Period

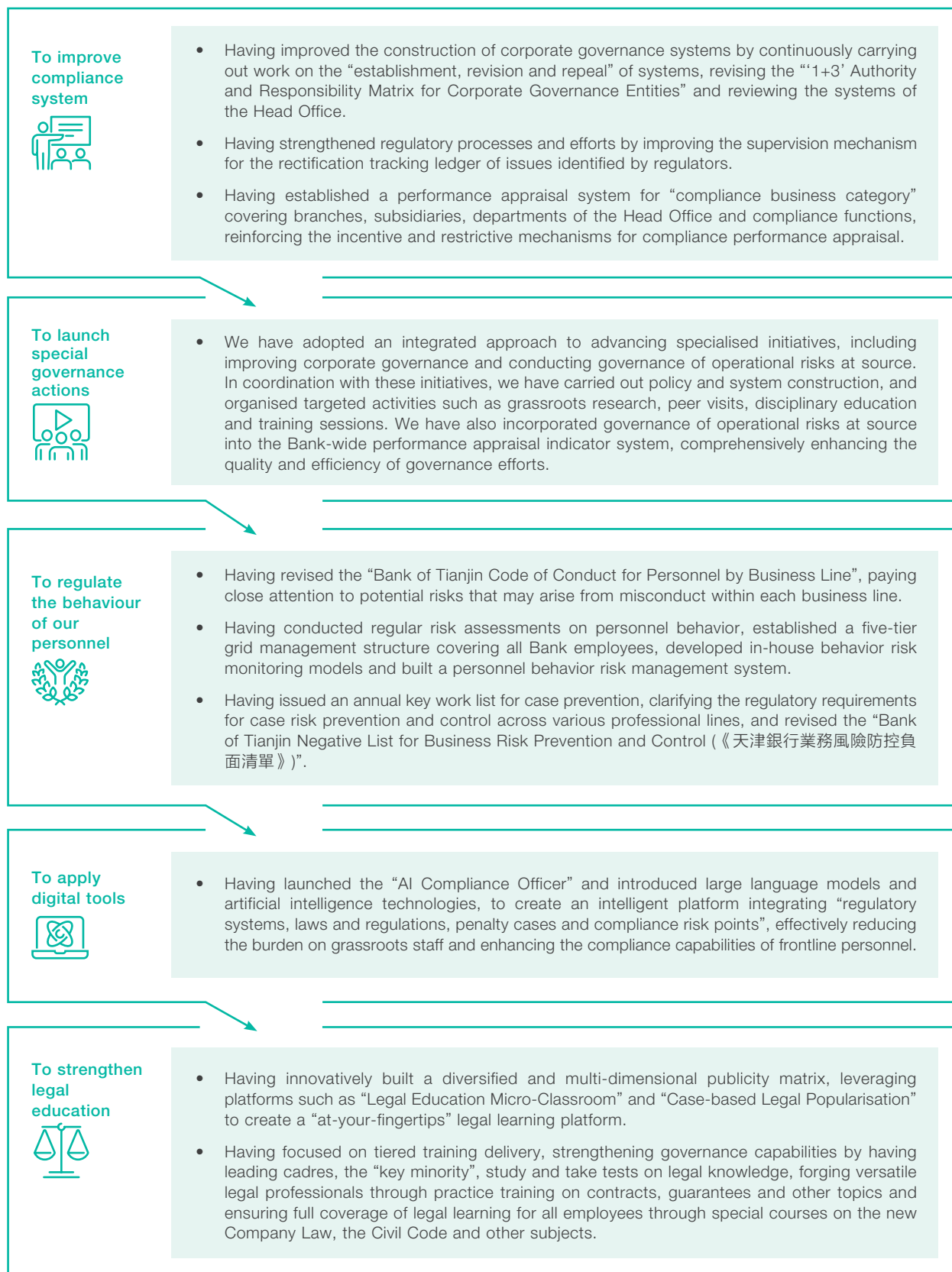
The Bank held
3 general meetings of shareholders

Held the
2 annual results announcement meeting

Conducted
1 specialised stakeholder communication

Received
over 1,000 calls and visits from shareholders





Anti-Money Laundering

The Bank strictly abides by the Criminal Law of the People's Republic of China, the Anti-Money Laundering Law of the People's Republic of China, the Administrative Measures for the Reporting of Large-Value Transactions and Suspicious Transactions by Financial Institutions, the Guidelines for Risk Assessment of Money Laundering and Terrorist Financing of Financial Institutions and Client Classification Management, the Guidelines for the Management of Behaviours of Practitioners of Banking Financial Institutions and other laws and regulations to prevent various risk events including extortion, fraud, money laundering and terrorist financing. The Bank strives to build a safe, transparent and compliant financial ecological environment, and contributes to protecting the safety of customer assets and maintaining the order of the financial market.

Management Measures

- Having strengthened the institutional foundation for money laundering risk management by revising the customer risk classification management system and issuing two normative notices concerning one-off financial transactions and the standardisation of customer risk level adjustments.
- Having enhanced technology-enabled management of money laundering risks by developing an AI-assisted due diligence tool for anti-money laundering, dynamically optimising suspicious transaction alert indicators, and improving the interconnection and interaction between backend systems and business operations.
- Having cultivated a deep-rooted compliance culture by continuously carrying out anti-money laundering publicity and training initiatives. The training covered all levels of personnel, including Head Office management, business departments, branches and subsidiaries, continuously enhancing the compliance awareness of our cadres and employees and promoting the effective implementation of anti-money laundering laws and regulations within the Bank.
- Having conducted public awareness and guidance efforts by integrating anti-money laundering publicity with customer service, based on the business characteristics and customer profiles of the Bank. Leveraging featured events such as the Bank's "Elderly Care Finance Live Stream", "Tianjin Marathon Parent-Child Run Series" and "Coffee Festival", we have carried out anti-money laundering knowledge education activities, striving for precise reach and effective penetration of our messaging.
- Having strengthened anti-money laundering management for cross-border business by revising and issuing the "Bank of Tianjin Implementing Rules for Anti-Money Laundering Work in International Settlement Business", and conducted special cross-border anti-money laundering training for foreign exchange business personnel across various institutions.



During the Reporting Period, 

4 special anti-money laundering training sessions were conducted, including 1 focusing on cross-border anti-money laundering, with the cumulative total targeted persons being over

5,500 person-times

12 times of anti-money laundering knowledge education activities were carried out, with the number of targeted audiences being

21,863 person-times

5 abnormal account openings were prevented and 25 unusual fund transfers were blocked, involving a total amount of approximately

RMB **4.56** million

Intellectual Property Protection

The Bank has formulated the Measures for the Management of Software Authentication of the Bank of Tianjin (天津銀行軟件正版化管理辦法), the Implementation Rules for the Management of Information Technology Intellectual Property Rights of the Bank of Tianjin (天津銀行信息科技知識產權管理實施細則) and other intellectual property protection system files, systematically promoted the annual filing process for intellectual property rights and patents, and continuously strengthened the intellectual property protection system for independent research and development achievements, and endeavoured to develop technological products with market competitiveness that are suitable for commercial operation. During the Reporting Period, the Bank filed application for a total of 42 software copyrights and patents, filed 26 trademark registration applications for business product names, graphics, and slogans, held a cumulative total of 11 design patents for card templates, and filed 4 design patent applications for card templates.

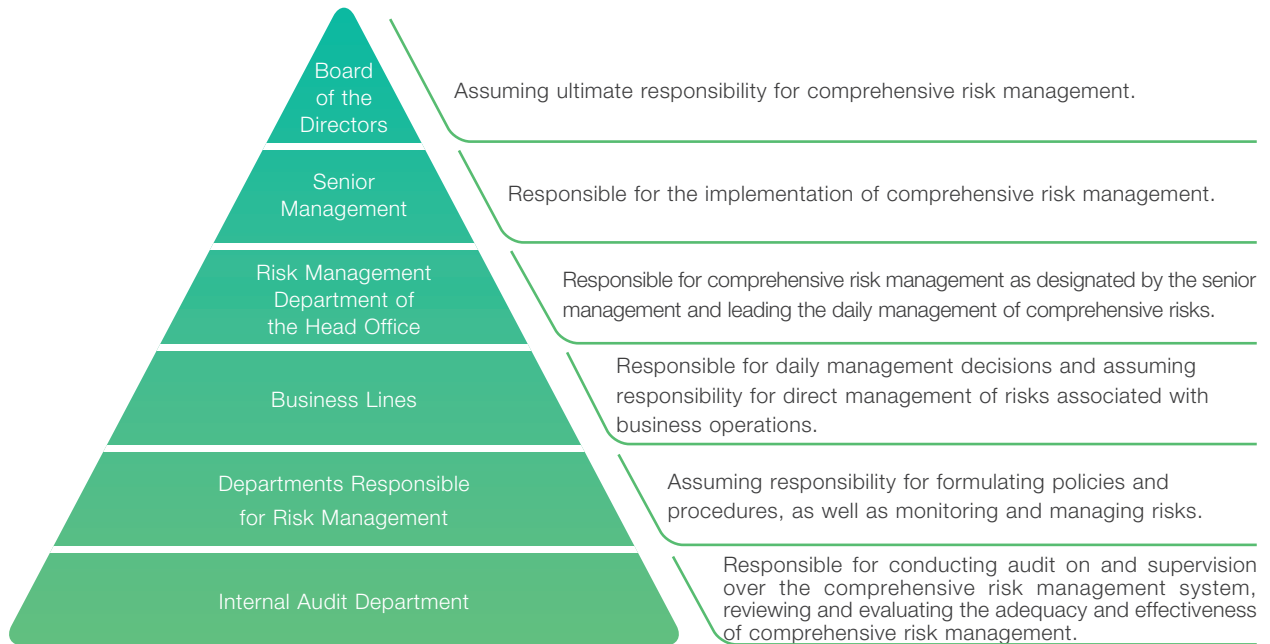
STRENGTHENING THE RISK CONTROL

The Bank has established and improved its risk control mechanisms, deepening internal coordination in areas such as credit risk, ESG risk management and financial crime prevention. By proactively preventing and controlling operational risks, it fortifies its risk control defense line for high-quality development.

Improving the Risk Control Mechanism

Guided by its comprehensive risk management system and risk appetite, the Bank has formulated and improved various systems related to risk management. It completed the revision of 10 risk management policies and systems including the "Operational Risk Management Policy of Bank of Tianjin Co., Ltd. (《天津銀行股份有限公司操作風險管理政策》)", and formulated 5 policies and systems including the "Classified Management Measures of Bank of Tianjin for Credit Risk Exposure (《天津銀行信用風險暴露分類管理辦法》)", covering key links including risk identification, measurement, monitoring, control, mitigation and reporting, providing clear system support and operational guidelines for all aspects of the Bank's work.

Risk Governance Structure



As of the end of the Reporting Period,

the non-performing loan ratio was

1.70%, remaining unchanged from the end of the previous year

the allowance coverage ratio was

171.56%, representing an increase of **2.35**% as compared with the end of the previous year

Management and Control of Customer ESG-related Risks

The Bank integrates environmental, social and governance risk requirements into its management processes and comprehensive risk management system. It has established and continuously improves its policies, systems and processes under the “Environmental, Social & Governance Risk Management Measures for Credit Business of Bank of Tianjin”, clarifying the support direction and key areas for green finance, and strengthening information disclosure and communication with stakeholders.

According to the environmental, social and governance risks faced by customers, the Bank has formulated classification standards and divided customers into three categories: Category A, B and C; managed the environmental, social and governance risks across all links of credit business including customer access, three checks of loans, contract signing, loan release and post-loan management, etc.

The Bank regularly reviews the ledger of litigation cases involving ESG-related products and businesses, conducting month-by-month tracking of each product and transaction. It pays close attention to lawsuits arising from violations of ESG-related requirements and supervises the formulation of corresponding resolution and disposal plans. During the Reporting Period, the Bank’s ESG products operated well and there were no ESG-related lawsuits in the Bank.



BAN

ECONOMY

Channeling our Financial Resources to Nourish the Real Economy

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TECHNOLOGY FINANCE, SUPPORTING THE INNOVATION-DRIVEN DEVELOPMENT IN THE FUTURE

The Bank thoroughly implements the strategy of building a technology powerhouse, making serving technological innovation a key driver in supporting the development of new quality productive forces. By constructing a comprehensive service system encompassing “stock, bond, loan, fund, lease and insurance & guarantee (股、債、貸、基、租、保)”, it precisely addresses the needs of enterprises throughout their full lifecycle, empowering the growth of sci-tech innovation enterprises across all dimensions.

Empowering the Growth of Sci-Tech Innovation-Oriented Enterprises

Closely aligning with policy directions, the Bank proactively engages in and provides forward-looking services. By carefully selecting issuers with high-tech attributes and considering the different development stages of sci-tech innovation enterprises, it drives the iterative upgrading of technology finance products.

TECHNOLOGY FINANCE PRODUCTS

Bond Market



- During the Reporting Period, the Bank underwrote 26 technology innovation bonds (including sci-tech innovation notes) as the lead underwriter, with a total amount of RMB5.90 billion, contributing to the successful issuance of multiple landmark technology innovation bonds, including the nation’s first batch, the first in Tianjin and the first in the Beijing-Tianjin-Hebei region.
- During the Reporting Period, the Bank utilised wealth management funds to invest RMB1.625 billion in assets such as sci-tech innovation bonds, and actively participated in providing credit enhancement services for sci-tech innovation enterprises.

Credit Products



- As of the end of the Reporting Period, the balance of loans to sci-tech innovation enterprises increased by 38.19% compared to the end of the previous year; the number of sci-tech innovation enterprise loan customers increased by 38.13% compared to the end of the previous year, among which the number of Specialised, Refined, Differentiated and Innovative SMEs loan customers increased by 51.28% compared to the end of the previous year.
- Targeting at customer groups at different lifecycle stages, the Bank launched products such as the “Venture Guaranteed Loan (創業擔保貸)” “Tianjin Tech-based SMEs Points-based Loan (津科積分貸)” “Specialised, Refined, Differentiated and Innovative SMEs Points-based Loan (專精特新積分貸)” and “R&D Loan (研發貸)”.

Financial Lease



- As of the end of the Reporting Period, the balance of lease for enterprises aligning with new quality productive forces including Specialised, Refined, Differentiated and Innovative SMEs, strategic emerging enterprises and high-tech enterprises amounted to RMB1.347 billion, representing an increase of 27.44% compared to the end of the previous year.



Case

Having launched the first private low-orbit navigation polar-orbit constellation satellite-related direct leasing project

Bank of Tianjin Financial Leasing, a subsidiary of the Bank, has successfully implemented the nation's first private low-orbit navigation polar-orbit constellation satellite-related direct leasing project. For the first time, the project has included the entire satellite and its supporting ground equipment as the subject matter of direct leasing. It has innovatively adopted a phased launching mechanism of "initiate first + progress tracking", controlling risks by integrating leasing with launching insurance. Concurrently, the project has introduced a "leasing + option to purchase equity" model, synergistically forming a comprehensive financial service synergy that integrates "stock, bond, loan, fund, lease and insurance". This project has effectively addressed the financing challenges faced by private commercial aerospace enterprises and pioneered a replicable and promotable exemplary path for financially supporting the national strategy of building an aerospace powerhouse and promoting the application of spatial information technology.

Building a Talent Service Ecosystem

The Bank actively pursues a "going global" approach and builds an open ecosystem for its financial services. It has deepened cooperation with the Tianjin Municipal Human Resources and Social Security Bureau, taking the lead in engaging with the Third National Postdoctoral Innovation and Entrepreneurship Competition and promoting the establishment of the Bank of Tianjin Postdoctoral Innovation and Entrepreneurship Fund. As a partner of the "Haihe River Talent Program", the Bank leverages its key products to strengthen support for innovative and entrepreneurial talents. Serving as the Vice President Unit of each of the Tianjin Robot Industry Association and the Tianjin Association of Employment Promotion, it serves local elite industries and innovation and entrepreneurship projects in an in-depth manner. Through products such as the "Talent Business Loan (人才經營貸)" and "Venture Guaranteed Loan (創業擔保貸)", the Bank supports "technological innovation", implements the employment-first strategy, and supports the employment and entrepreneurship of key groups.



GREEN FINANCE, SERVING LOW-CARBON DEVELOPMENT AND BUILDING A BEAUTIFUL HOMELAND TOGETHER

The Bank deeply practices green development, advancing the construction of multi-dimensional systems including green credit, green bonds and green leasing in a comprehensive and systematic manner. It explores and releases the potential effectiveness of financial resources in the fields of environmental protection and low-carbon development. Concurrently, the Bank actively develops green fintech solutions, transforming the concept of green development into actionable digital plans, thereby injecting sustained financial momentum into the green and low-carbon transformation of the economy and society.

Increasing the Launch of Green Finance

In accordance with the “Guiding Opinions of the Bank of Tianjin on Regulating and Promoting the Development of Green Finance (《天津銀行關於規範和促進綠色金融發展的指導意見》)”, the Bank continuously increases its allocation of green finance to support carbon reduction, pollution reduction, green expansion and growth in key industries and sectors. It improves its green finance product and service system to precisely support the green and low-carbon transformation and development of the real economy. During the Reporting Period, the Bank implemented multiple innovative green finance projects, continuously issuing the Huancheng Fortune Annual Open ESG-themed wealth management products to efficiently meet the diverse financing needs of enterprises. It successfully issued its first green financial bonds, with an amount of RMB5 billion, providing strong support for its green credit business.

During the Reporting Period,



- ✓ having issued the first energy-saving evaluation rating-linked loan in Tianjin
- ✓ having issued the Bank's first green intellectual property-linked loan
- ✓ having issued the Bank's first transitional finance loan
- ✓ having launched the Bank's first “product carbon footprint”-linked loan
- ✓ having underwritten the nation's first “green + dual renewal + comprehensive rural revitalisation”-themed bonds as the lead underwriter

As of the end of the Reporting Period,



- the balance of green loans amounted to RMB **39.628** billion, representing an increase of RMB**5.222** billion, or **15.18%** compared with the end of previous year
- the green bonds issuance amounted to RMB **5** billion
- the green bond investment amounted to RMB **7.410** billion, representing a year-on-year increase of RMB**4.929** billion, or **198.67%**
- the green bond underwriting amounted to RMB **4.962** billion, representing a year-on-year increase of RMB**4.014** billion, or **423.42%**
- the balance of green financial leasing amounted to RMB **4.675** billion, representing a year-on-year increase of RMB**1.115** billion, or **31.34%**
- the balance of ESG wealth management products amounted to RMB **882** million, representing a year-on-year increase of RMB**124** million, or **16%**
- the issuance of sustainability-linked bonds amounted to RMB **100** million



Case

Having provided financial support for energy saving and carbon reduction transformation of a steel enterprise

In June, the Bank disbursed its first carbon emission reduction loan of 2025 for the equipment renewal and energy-saving and carbon-reduction optimisation project of a steel group, with the interest rate being broadly in line with the Loan Prime Rate (LPR) with the same tenor. According to preliminary estimates, after the project is completed and put into operation, it will increase annual external power supply by 299.1772 million kWh and reduce annual carbon emissions by 264,600 tCO₂, providing strong financial support for accelerating the green and low-carbon transformation and development of the steel industry.



Case

Having disbursed the Bank's first "product carbon footprint"-linked loan

In September, the Bank disbursed a working capital loan of RMB10 million to an energy development company. This loan innovatively linked the interest rate dynamically to the carbon footprint calculating results of the company's specific products. If the company achieves the preset carbon reduction targets, it can enjoy a preferential interest rate. Through this market-based mechanism that dynamically links financing costs to product carbon footprint performance, the Bank has effectively guided the company to deeply integrate emission reduction targets into its production operations and technological upgrades, promoting the reduction of carbon emissions throughout the lifecycle of the products while also providing a replicable and promotable financial solution for the green and low-carbon transformation of the industrial chain.



Case

Having assisted State Grid Financial Leasing in issuing the nation's first "Green + Dual Renewal + Comprehensive Rural Revitalisation"-themed bonds

In November 2025, the Bank assisted State Grid International Financial Leasing Co., Ltd. in issuing the 14th tranche of 2025 Green Dual Renewal Ultra-Short-Term Financing Bonds (Rural Revitalisation), with an issue amount of RMB500 million. It is the nation's first "green + dual renewal + comprehensive rural revitalisation"-themed debt financing instrument. This project model has broken the service boundaries of single-theme debt financing instruments, creating a synergistic effect of multiple values characterised by "green development empowering rural revitalisation, and dual renewal upgrading activating industrial momentum". The funds raised will be used to repay loans for projects of rural photovoltaic power generation and wind power technical upgrading, capacity expansion and addition. According to estimates, during normal operation, compared to thermal power generation, this project can achieve annual emission reductions of 596,000 tons of CO₂, 63.4 tons of SO₂ and 102.9 tons of NO_x, as well as 10.7 tons of soot, replacing 235,000 tons of standard coal equivalent of fossil energy.

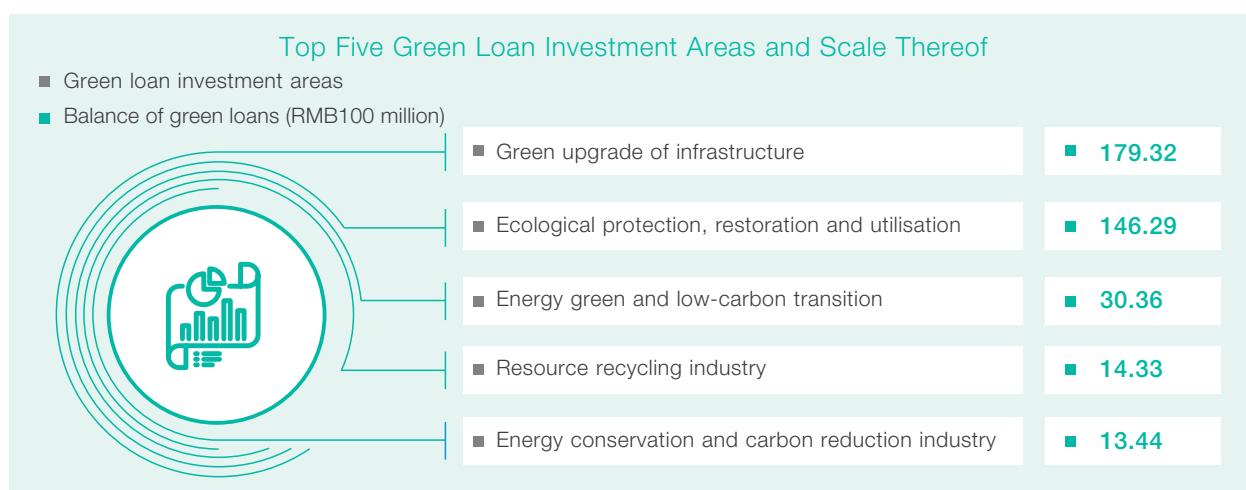
Case Having leveraged lease-loan synergy to serve regional new energy infrastructure

During the Reporting Period, Bank of Tianjin Financial Leasing, a subsidiary of the Bank, provided funds of RMB3.6261 million through direct leasing to a new energy vehicle supporting facilities company for equipment procurement related to its charging network construction. In coordination with the branch, the Bank formed a combined financing model of “green loan + direct leasing”, effectively alleviating the company’s financial pressure and supporting the construction of regional green new energy infrastructure.

Creating Environmental Benefits by Leveraging on Finance

Environmental Benefits of Green Loans

As of the end of the Reporting Period, the amount of loans for the Bank’s top five green loan investment areas was RMB38.374 billion in aggregate, accounting for 96.84% of the balance of total green loan of the Bank. The balance of green loans with quantifiable environmental benefits totaled RMB4.187 billion, accounting for 10.57% of the balance of the total green loans of the Bank. These efforts strongly support the national “dual carbon” goals and the construction of a Beautiful China.



Environmental Benefits of Green Loans

| Indicator | Unit | 2025 |
|---|-------|--------------|
| Reduction of emission of sulfur dioxide | Tonne | 4,819.73 |
| Reduction of emission of nitrogen oxide | Tonne | 1,554.73 |
| Reduction of emission of particulate matters | Tonne | 1,636.65 |
| Reduction of emission of carbon dioxide | Tonne | 943,553.53 |
| Reduction of emission of ammonia nitrogen | Tonne | 159.83 |
| Reduction of emission of chemical oxygen demand | Tonne | 1,726.94 |
| Standard coal saved | Tonne | 372,471.93 |
| Amount of water saved | Tonne | 8,363,518.61 |

Environmental Benefits of Green Bonds

As of the end of the Reporting Period, the Bank's green bond investment amounted to RMB7.410 billion, specifically directed towards green industries and fields, mainly including energy conservation and environmental protection, clean energy, ecological environment and green upgrading of infrastructure, injecting strong financial momentum into serving the national "dual carbon" goal and the construction of a Beautiful China.

Environmental Benefits of Green Bond Investment³

| Indicator | Unit | 2024 |
|---|--------------------|----------|
| Reduction of emission of sulfur dioxide | Tonne | 5,500.19 |
| Reduction of emission of nitrogen oxide | Tonne | 973.92 |
| Reduction of emission of particulate matters | Tonne | 3.94 |
| Reduction of emission of carbon dioxide | Tonne | 509,445 |
| Reduction of emission of ammonia nitrogen | Tonne | 357.11 |
| Reduction of emission of chemical oxygen demand | Tonne | 3,121.12 |
| Reduction of emission of biological oxygen demand | Tonne | 1,212.62 |
| Standard coal saved | 10 thousand tonnes | 29.74 |
| Amount of water saved | 10 thousand tonnes | 0.10 |
| Comprehensive utilisation of solid waste | 10 thousand tonnes | 3.05 |

³ The environmental protection benefits of green bonds are measured and calculated as the ratio of investment amount of the Bank to the total project investment. As the environmental protection benefits of the projects in which the green bond funds are invested in 2025 have not yet been measured and calculated, and the environmental protection benefits generated by the actual use of proceeds from the 2025 green financial bonds have not yet been measured and calculated, the environmental protection benefits generated by the Bank's green bond investments in 2024 which are measured and calculated based on the Bank's average monthly green bond investments in 2024 are shown here.



Establishment of Personal Carbon Account

To implement the strategic deployments of “green and low-carbon development” and “green finance”, and to support the execution of green and low-carbon initiatives, the Bank has innovatively launched personal carbon account, deeply integrating financial services with low-carbon lifestyles to drive the green transformation of the economy.

Relying on the carbon reduction calculation model of the personal carbon account, the Bank’s carbon account enables digital carbon footprint tracking across four core scenarios, and a closed-loop system of “green behavior – carbon reduction – rights exchange” has been established, deeply integrating environmental protection concepts with people’s livelihood needs. Furthermore, the Bank continues to expand the application scenarios of carbon accounts through initiatives such as the Bank of Tianjin • 2025 Tianjin Marathon, enhancing public participation and making green life measurable, beneficial, and sustainable.

Four Application Scenarios of the Personal Carbon Account



Green payment

Covering daily operations such as utility bill payments



Paperless trading

Covering financial behaviors such as fund transfers and wealth management product purchases



Digital finance

Including innovative services such as opening electronic accounts and opening digital RMB



Low-carbon activities

Integrating lifestyle activities such as walking for carbon reduction and registering for the Tianjin Marathon



Activity Interface for Personal Carbon Account on Mobile Banking

INCLUSIVE FINANCE, EMPOWERING SMALL AND MICRO ENTERPRISES TO CONSOLIDATE THE FOUNDATION OF THE ECONOMY

The Bank adheres to the principle of channeling financial resources to precisely support the real economy. It takes serving small and micro enterprises and supporting rural revitalisation as the two wings of its inclusive finance mission, building an inclusive financial service system with broader coverage, deeper reach and warmer experiences, to enhance the financial access for small and micro enterprises, farming households and various business entities, and contribute financial strength to common prosperity.

Empowering the Growth of Small and Micro Enterprises

The Bank implements the state's decisions and deployments on strengthening financial support for small and micro enterprises, positioning the support for such enterprises as a key priority in its business strategy. It precisely aligns with key areas such as new quality productive forces, continuously optimizes the financing environment, ensures that policy benefits directly reach small and micro enterprises, and strives to build a long-term mechanism that enables the Bank to "dare to lend, willing to lend, and able to lend", accompanying the growth of small and micro enterprises through concrete actions.

Proactive Engagement and Precision Services.



The Bank soundly implements a series of requirements under the small and micro financing coordination mechanism, organising and carrying out the "Visiting Thousands of Micro, Small and Medium-sized Enterprises (MSMEs) and Self-employed Businesses" campaign. By visiting "sci-tech parks, tech-based enterprises and small and micro enterprises", it has enhanced its support for key areas of new quality productive forces. As of the end of the Reporting Period, the Bank had engaged with 2,001 enterprises on the "Recommended List", granting credit facilities amounting to RMB7.228 billion and achieving loan disbursements of RMB5.680 billion.

Optimisation of Pricing, Enhancing Efficiency and Reduction of Costs.



The Bank continuously optimizes its interest rate pricing levels, reasonably determining the interest rate corridor for its inclusive finance corporate business by considering changes in peer institutions, market conditions and the LPR. It makes full use of central bank relending and on-lending policies, effectively transmitting policy benefits to terminal interest rates and consolidating the achievements of passing on benefits to small and micro enterprises.

Product Innovation for Precise Nourishment.



Addressing the financing characteristics of small and micro enterprises, i.e. "short-term, small-amount, frequent and urgent", the Bank has innovatively launched the "Specialised, Refined, Differentiated and Innovative SMEs Points-based Loan (專精特新積分貸)", quantitatively assessing the innovation quality of enterprises and transforming "intangible assets" into "credit wealth"; upgraded the online models for "e-Loan for Enterprise Taxpayers (銀稅e企貸)" and "Smart Loans to Technology Enterprises (智慧科企貸)", enabling automatic credit granting through big data.



Case

Issuing the first asset-backed notes targeting private small and micro enterprise in Tianjin

In September 2025, the "Far Eastern Inclusive Leasing's First Tranche Directed Asset-Backed Notes of 2025 for Small and Micro Enterprise", for which the Bank acted as the lead underwriter, were successfully issued. The issue amount was RMB1.18 billion, with the Senior A-1 tranche having a term of 1.25 years and an issuance interest rate of 2.58%. This product represents Tianjin's first private small and micro enterprise asset-backed notes. The underlying assets are all private small and micro enterprises in real economy sectors such as manufacturing, aiming to activate existing assets of enterprises and alleviate financing difficulties for small and micro businesses. This initiative has developed a new practical path for the Bank in the field of inclusive finance.

Supporting the Rural Revitalisation

To thoroughly implement the rural revitalisation strategy, the Bank actively acts as a promoter of rural development and an integrator of resources, comprehensively empowering rural modernisation through diversified pathways.

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| <p>To Strengthen Financial Support in Key Areas</p> | <ul style="list-style-type: none"> Centering on key links of rural revitalisation, the Bank has increased financing support for projects such as the under-forest economy, agricultural cultivation, comprehensive utilisation of ecological resources, eco-tourism, as well as agricultural and rural infrastructure. Leveraging “Smart Connect Inclusive (智慧通普惠)”, the Bank has successfully supported the implementation and effectiveness of multiple rural revitalisation projects. For example, the “Finance Benefiting Agriculture (金融惠農)” initiative at Lutai Grand Bazaar in Ninghe District has achieved a total of 12,200 transactions, significantly enhancing the level of financial services and consumption vitality in the rural areas. |
| <p>To Pursue Innovative Digital Financial Service Models</p> | <ul style="list-style-type: none"> Having launched the themed promotional campaign “Supporting Spring Plowing, Benefiting Agriculture with Finance” – Bank of Tianjin Takes You to the ‘Grand Bazaar’, injecting new vitality into traditional markets. During the event, Bank of Tianjin and Ninghe District Media simultaneously livestreamed via new media channels, with the accumulative 22,000 livestream exposures and attracting 4,377 netizens to participate in this “cloud bazaar”. Through the “Smart Connect • Cloud Bank of Tianjin” platform, the Bank has conducted multiple livestreaming events to support agriculture. For example, a special livestreaming session for “raphanus sativus” helped farmers open up sales channels, achieving 31,000 views and 27,000 interactive likes during the livestream, which realised financial penetration “from the field to the fingertip”. |
| <p>To Build an Integrated “Finance + Scenario” Ecosystem</p> | <ul style="list-style-type: none"> In collaboration with the Ninghe District and Jizhou District governments, the Bank has developed cultural tourism platforms such as “Beautiful Ninghe” and “Cloud Jizhou”, effectively integrating diverse rural cultural tourism resources including local agriculture, culture, commerce and tourism, and promoting innovative and integrated development of the rural cultural tourism industry. |
| <p>To Launch Specialised Financial Products to Support Agriculture</p> | <ul style="list-style-type: none"> Having launched the “Tianjin Premium Agricultural Products Loan (津農精品貸)”, extending efforts to explore the upstream and downstream supply chains of the brand, serving local agriculture-related entities, supporting the branding, refinement and high-end development of the city’s characteristic agricultural products, and enhancing the well-being of local residents. |

 **Case** **Having channeled our financial resources to revitalize rural areas and promote prosperity through targeted support**

Guided by the experience of the “Thousand-Village Demonstration, Ten-Thousand-Village Renovation (千萬工程)” project, the Bank has provided targeted support to Dajugezhuang Village, Chuanfangyu Town, Jizhou District, developing three distinctive features of “planning first, standardised processes and innovative models”. The Party committee of the Bank planned as a whole and formulated pathways to enhance industrial efficiency, and strictly adhered to the “Four Deliberations and Two Disclosures (四議兩公開)” approach to ensure projects’ compliance and precise use of funds. By combining “consumption-driven agricultural support” with digital tools such as “Smart Wealth Connect to Farmers (智慧富民通)”, we helped farmers increase their income and bridged the last mile of financial services. Through building a diversified support framework, we helped stimulate the endogenous momentum of rural development.



“Consumption-driven Agricultural Support” Stimulates Vitality

ELDERLY CARE FINANCE, PROMOTING THE SOUND DEVELOPMENT OF THE ELDERLY CARE SYSTEM

In response to the trend of population aging, the Bank pays close attention to and addresses the urgent societal demand for elderly care finance. It actively develops an elderly care finance service system, striving to become a key participant and service provider in the elderly care finance ecosystem, and helping the elderly population enjoy a better life through concrete actions.

Deepening the Engagement in Silver-haired Economy

The Bank actively serves the national strategy for addressing population aging, and takes elderly care finance as a key direction for its distinctive development. It has successfully obtained the qualification to hold in escrow the pre-collected funds of elderly care institutions in Tianjin. Through initiatives such as building industrial alliances and deepening strategic cooperation, it comprehensively deploys a elderly care finance ecosystem, contributing to the high-quality development of the silver-haired economy.

As of the end of the Reporting Period,

the balance of loans to the elderly care industry amounted

to RMB **2.064** billion, representing a year-on-year increase of **483.98%**

Building of an Elderly Care Finance Alliance



By integrating resources from multiple sectors including medical and health care, finance and insurance, tourism and leisure, and smart services, the Bank has established a elderly care finance alliance. It has also held a launching ceremony for the alliance and the inaugural broadcast of a special elderly care finance radio program under the theme “Building an Ecosystem, Creating a Harbor for Seniors”, injecting strong momentum into the construction of a full-lifecycle, multi-tiered elderly care finance service system.



The Bank of Tianjin Elderly care Finance Alliance is officially established

Deepening of Strategic Cooperation and Project Implementation



Focusing on the construction of elderly care service facilities and silver-haired economy industry projects, the Bank has signed strategic cooperation agreements with Tianjin Elderly-Care Group and Perennial Holdings, aiming to promote the deep integration of technological innovation with the elderly care industry system.

Typical Cooperation Cases

- Having assisted in the implementation of the “Perennial International Health and Commercial Tourism City” at the Tianjin South Railway Station in Xiqing District, supporting the construction of China’s first medical and elderly care-themed large-scale high-speed rail commercial complex, which serves the elderly population across the Beijing-Tianjin-Hebei region and promotes the establishment of a service model that seamlessly integrates “medical care, health maintenance, nursing care and elderly care”.
- Having maintained deep cooperation with Tianjin Elderly-Care Group, providing comprehensive financial solutions for projects such as the smart healthcare initiatives at hospitals under Tianjin Elderly-Care Group, and the Kangning Jinjin Project, a key state-owned new-type elderly care community of Tianjin Elderly-Care Group, aiming to help build a coordinated elderly care service matrix integrating efforts of “home, community and elderly care institution”, and promote the development of a health and elderly care industry ecosystem.

Enhancement of Elderly-Friendly Experiences

The Bank is committed to building a comprehensive and warm elderly-friendly service system that covers online and offline channels and integrates financial and lifestyle scenarios. It strives not only to meet the basic financial needs of elderly customers but also to actively address their diverse requirements in areas such as health, culture and social interaction, upholding its founding mission of “finance for the people” through concrete actions and helping the elderly population enjoy a better life.

As of the end of the Reporting Period,

the number of certified elderly-friendly service outlets

was **217**



“Elderly-Friendly Service Financial Education Base” of Bank of Tianjin, Bada Sub-branch Starts Operation



| | |
|--|---|
| <p>Creation of Elderly-Friendly Service Outlets</p> | <ul style="list-style-type: none"> • Having formulated and issued documents including the “2025 Key Points for Improving Service Level of Outlets”, the “Guidelines for Accessible Environment Construction and Service Requirements at Business Outlets of Bank of Tianjin” and the “Reference Guide of Bank of Tianjin for Building ‘Elderly-Friendly+’ Themed Outlets”, continuously developing distinctive outlets with accessible and elderly-friendly services, striving to build a spectrum of “Elderly-Friendly+” themed outlets, and exploring deep integration between finance and people’s livelihood scenarios. |
| <p>Special Service Training</p> | <ul style="list-style-type: none"> • Having formed a team of key personnel and external experts to provide on-site guidance at branches, and coach employees in sign language to enhance their accessible service skills. • Having conducted centralised training for frontline staff across the Bank through a combination of online and offline channels. By utilisation of immersive experiences, key points for serving special groups have been illustrated, strengthening the service awareness and skills of frontline employees. • Having organised special first aid training for employees of “Elderly-Friendly+” branches and “themed branches” in collaboration with the Emergency Rescue Service Center of Red Cross Society of China Tianjin Branch. |
| <p>Enhancement of Remote Service</p> | <ul style="list-style-type: none"> • Having implemented elderly-friendly enhancements across three major channels: the voice hotline, online customer service and video banking, and introduced convenient features such as a “Senior Citizens’ Hotline”, the “Care Edition” of customer service and a green channel for elderly customers in video banking, to help senior customers bridge the digital divide. • Having launched the “Care Edition” of the mobile banking app. By enlarging icons and fonts, enabling smart voice services, blocking advertisements and prominently displaying frequently used functions, the Bank has effectively improved the convenience, efficiency and safety of mobile banking for elderly users. |

| | |
|---|--|
| <p>Exclusive Product Customisation</p> | <ul style="list-style-type: none"> • Having issued the “Bank of Tianjin Elderly Care Finance Service Plan 2.0”, starting from the top-level design, to establish a three-tier management structure of “Head Office coordination, branch implementation and sub-branch outreach”. • Targeting elderly customers, the Bank promotes suitable deposit and wealth management products including “Exclusive for Seniors” wealth management products, the “Harbour for Seniors” themed debit card, Dajia Insurance’s “For Your Lifelong Happiness” annuity insurance, and the 3-year fixed-term open “Golden Life” series wealth management products, precisely matching appropriate financial wealth management products to elderly customers. |
| <p>Integration of Lifestyle Scenarios</p> | <ul style="list-style-type: none"> • Focusing on the scope of activities and information access methods of the elderly population, the Bank has provided team assistance services and on-site financial support for the “Wang Xin Cup” 3rd “Chinese Senior Citizen Times” Community Chorus Festival, subscribed to the “Chinese Senior Citizen Times” for Tianjin’s Five Love Education sites and our business outlets in the Tianjin area, and created the “Bank of Tianjin Harbor for Seniors” elderly care finance column in the “Chinese Senior Citizen Times” newspaper. • Having established outlets in elderly communities to facilitate their access to professional and convenient financial services. • Having collaborated with broadcast media to launch a financial livestream studio, and introduced the “Senior Age Playmates, Accompanying with Love” activity and elderly care-related information on the mobile banking app, creating a warm and caring online service space. • Having organised multiple parent-child running competitions, establishing a “Vibrant Seniors’ Group” and arranging parent-child interactive activities to foster closer cross-generational emotional connections. • Having taken the lead to enable cross-province processing of retirement eligibility certification services for Tianjin retirees across the Beijing-Tianjin-Hebei region, effectively expanding the coverage of social security services. |
| <p>Popularisation of Specialised Knowledge</p> | <ul style="list-style-type: none"> • Focusing on elderly customers, the Bank went to communities to provide on-site explanations of common fraud tactics such as “high-interest wealth management” and “house-for-elderly care schemes”, and answered questions related to pension withdrawals. It offered hand-holding guidance on mobile banking operations to help bridge the digital divide. Meanwhile, it strengthened financial knowledge popularisation through channels frequently used by the elderly, such as radio, effectively enhancing their risk prevention capabilities. • Having released and promoted the themed video series “Embracing the Sunset, Joining Hands with Bank of Tianjin” through the Bank’s official WeChat Channels and Douyin (TikTok) Channels, helping the elderly customer group fortify their psychological defenses and enhance their risk awareness. • Having been developing thoroughly in the field of elderly care finance livestreaming, and established a dedicated elderly care finance livestream account leveraging three platforms including Douyin Channels, WeChat Channels and Xiaohongshu (Little Red Book). We carefully plan for livestream topics and deliver immersive experience services to elderly customers through live broadcasts and real-time interactions. As of the end of the Reporting Period, the Bank had conducted a total of 11 themed livestreams, accumulating 424,000 exposures and 279,000 views, with an average of 28,000 views per session, establishing a distinctive livestreaming model integrating “elderly care scenarios + financial services”. |



Elderly-Friendly Convenience Facilities at our Outlets



"Health Cabin" Wellness Area is Created at Our Outlets

Case Bank of Tianjin Cares for Seniors, and Golden Autumn Warms Their Radiance – Bank of Tianjin intangible cultural heritage garden party illuminates the golden years of seniors

On the Double Ninth Festival, the Bank's Beijing Branch, in collaboration with Fangzhuang Subdistrict and Fanghuali Senior Care Community, hosted an intangible cultural heritage-themed garden party. Utilising intangible cultural heritage culture as a bond, the event featured intangible cultural heritage experiences such as paper-cutting and wax sealing, along with multiple check-in and stamp collection points, attracting elderly customers to participate. The Branch also conducted Party-building publicity and provided financial consultation services to seniors in the community. Employees of our Beijing Branch prepared a "three and a half sentences" anti-fraud skit and visited and offered care to representatives of elderly seniors in the community. As the first CCRC home (Continuing Care Retirement Community) home-based senior care community in China, Fanghuali Home-based Senior Care Community has been incorporated into Beijing's elderly care planning. Our Beijing Branch, as the sole bank that provides loan support for the construction of this project, will help build a model elderly-friendly community and enable the senior population to enjoy their later years through offering long-term elderly care finance project loans.



DIGITAL FINANCE, BEING THE STRATEGIC UPGRADING AND NEW TRACK LAYOUT

The Bank adheres to driving business transformation through technological innovation, and comprehensively empowers industrial finance, retail services and internal operations by utilising digitalisation and intelligentisation construction as the core engine, building an efficient and agile financial service ecosystem, to enhance the capacity to serve the real economy, the integration with livelihood scenarios and the effectiveness of internal operations in an all-round manner.

Improvement of the Digital Finance Governance System

Keeping pace with the times, the Bank continuously enhances the digitalisation level of its corporate governance and its forward-looking capability to address emerging fintech-related risks. During the Reporting Period, the Board of Directors of the Bank established the Digital Finance Committee, deeply integrating the technology gene into its governance system. The Digital Finance Committee is chaired by a national-level high-caliber talent with a background in information technology. We have engaged the head of the Department of Electronic Engineering at Tsinghua University and the head of the College of Intelligence and Computing at Tianjin University to act as specialists of Digital Finance Committee in areas such as intelligent computing infrastructure, AI algorithm research and AI technology applications, and they guide and advance the Bank's technology application and technology finance business transformation.

Strengthening the Construction of Digital Channels

With digital and intelligent means as its core driving force, the Bank continuously deepens its "Digitalisation and Intelligentisation +" closed-loop system for omni-operations. Focusing on three core directions, i.e. tiered customer management, development of a rewards system and reactivation of dormant customers, it systematically advances customer digital and intelligent operations, helping the business progress from "refined management" to "efficient growth", thereby enhancing customer value and increasing the scale of deposits.



Digital Channel for Corporate Clients

- Having built the "Integrated Service Platform for Small and Micro Enterprise", a unified function platform integrating personnel, finance and operations, on the Bank's corporate online banking and corporate mobile banking channels, expanding service scope for corporate clients and exploring a new model of "platform + product + scenario".

Digital Channel for Retail Clients

- Having launched the new Mobile Banking 8.0 version, upgraded wealth management functions such as the "Panoramic Asset View (全景資產視圖)" and "Five-Category Wealth Allocation (財富五筆錢)"; established three featured zones for elderly care, payroll and merchant services to promote personalised offerings; introduced special versions of the mobile banking app, including the "Care Edition" for seniors, multi-language version and a HarmonyOS version, to meet the diverse needs of users.



Infrastructure Support

- Have been steadily advancing the development of intelligent applications, completing the launch of 36 projects and 58 intelligent application scenarios, including the AI Compliance Officer, AI Marketing Assistant, AI Account Service Assistant and AI Search; created the "Bank of Tianjin Little Assistant" series of intelligent Q&A assistants, launching 22 application scenarios such as general Q&A and intelligent Q&A for operational business.

During the Reporting Period,

- The “Integrated Service Platform for Small and Micro Enterprise” received the “Top 10 Green Finance Featured Products for SMEs” award at the 14th China New-type Financial Institutions Cooperation and Exchange Conference and the “Digital and Intelligent Pioneer” honor at the 2025 Global Business Innovation Summit.
- The Mobile Banking app of Bank of Tianjin was awarded the 2025 “Digital Bank-Selection of Excellence - Mobile Banking Leapfrog Growth Pioneer Case Award,” the “Golden Wisdom Award-Outstanding Mobile Banking with Excellent Experience Award,” and the 16th Analysys Star “Three-Degree User Experience-Interactive Experience Navigation Award”.

Enhancement of Digital and Intelligent Operation Capabilities

The Bank focuses on intelligent applications in key areas of internal affairs, striving to create an office ecosystem that is “cohesive, accessible, accurate, efficient, convenient and secure”. During the Reporting Period, the Bank comprehensively optimised its Smart OA functional system and deeply expanded the integration of diverse applications. The platform added 30 new functions, optimised and upgraded over 90 functions, and integrated over 90 applications in aggregate.

Smart Office Applications



- Having established the “Feel Free to Complain” IT system feedback channel, empowering grassroots staff in reducing their burden.
- Having developed the “AI Help Me+” series, creating **4** intelligent applications including “Help Me Write”, “Help Me Review”, “Help Me Take Notes” and “Help Me Translate”, to leverage technological innovation in improving work efficiency.
- Having advanced the pilot implementation of an intelligent supervision and follow-up system in selected departments, achieving zero omission of tasks and a **100%** completion rate, while improving supervision efficiency by **80%**.
- Having enhanced the smart business travel experience by introducing a mechanism for applying with companions and combining and using travel allowances for companions, increasing travel approval efficiency by **50%**.
- Having efficiently completed approval processes for 12 types of matters, including financial approvals and legal reviews, via mobile terminals, increasing approval efficiency by approximately **60%**.

Empowering the Development of Real Economy

The Bank precisely aligns with national strategies and regional economic needs, utilising digital product innovation as a core driver to comprehensively reshape its financial service model for corporate clients and open up new track in industrial finance.

The independently developed “Bank of Tianjin E-Chain” supply chain finance service platform has successfully completed the regulatory sandbox pilot and was officially “released from the sandbox”. The platform deeply integrates cutting-edge technologies such as blockchain and artificial intelligence, establishing an integrated intelligent risk control system covering core enterprises and their upstream and downstream partners. It provides fully online, highly responsive supply chain financing solutions. Currently, its service scope has expanded from traditional infrastructure and manufacturing industry to emerging and key industries such as biomedicine, green environmental protection, electronic information and modern logistics, effectively promoting the digitalisation and resilience enhancement of industrial chains.

We independently developed the “Intelligent Bank of Tianjin” treasury system, providing enterprises with 11 functional services including account management, payment and settlement, fund concentration, budget management, bill management, and investment and financing management, comprehensively covering enterprise treasury management business scenarios to support the treasury system construction of local state-owned enterprises.





ENVIRONMENT

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CO-BUILDING OF LOW-CARBON ECOSYSTEM

The Bank strictly abides by the Environmental Protection Law of the People's Republic of China, the Energy Conservation Law of the People's Republic of China, the Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes and other environmental protection laws and regulations. It regards environmental protection as its inherent responsibility, externally guiding economic transformation through green finance, and internally embedding low-carbon operations deeply into its own practices. By systematically advancing energy conservation and carbon reduction, it actively fulfills its environmental responsibilities. During the Reporting Period, the Bank was not involved in any litigation or subject to any administrative penalties due to environmental issues.

Green Operation and Management

Online Service

The Bank continuously promotes the online transformation of high-frequency over-the-counter transactions to reduce its carbon footprint in operation and practice the concept of green operation. During the Reporting Period, the Bank gradually enriched the business scenarios for "individual true intention verification" via video banking, effectively meeting diverse customer needs and significantly reducing the frequency of on-site visits by the personnel of the Bank. Concurrently, it has designed and launched a "1+1" on-site staffing model featured "person + video", fully guiding customers to conduct transactions independently through video banking, which has not only alleviated the pressure of on-site verification but also reduced resource consumption and potential personal financial information security risks associated with the transmission of paper documents.

Office Consolidation

The Bank systematically reduces resource consumption and environmental impact in its operations through refined management and applications of technologies.



Energy-Efficient Buildings

During the Reporting Period, the Bank completed the renovation of 14 office and business premises. All projects strictly abided by national energy conservation and emission reduction regulations and the Bank's internal design standards, and a number of new green energy-saving technologies and measures were adopted to comprehensively reduce energy and resource consumption, creating energy-efficient, healthy and efficient office spaces.



Energy-Efficient Equipment and Lighting:

Energy-efficient electrical and water supply and drainage equipment, water-saving sanitary ware and high-luminous-efficiency light sources were selected to systematically reduce energy and water consumption.



Green Building Material Procurement:

All projects utilised green and environmentally friendly building materials recommended by national or local authorities, to reduce their environmental footprint.



Smart Office Integration:

Connection to the video conferencing system reduced the need for business travel through digital means, indirectly lowering carbon emissions.

Green Procurement

The Bank strictly abides by national laws, regulations, and supervisory requirements. Based on systems such as the "Measures of Bank of Tianjin for Procurement Management" and the "Operating Procedures of Bank of Tianjin for Procurement Project", it verifies records of suppliers' violations and dishonesty, and gradually integrates ESG philosophy into procurement and supplier cooperation processes, working jointly with suppliers to promote sustainable development.

In terms of green procurement practices, the Bank explicitly incorporates environmental requirements into all links of procurement: environmental clauses are included in tender documents, and environmental requirements, performance standards and liability for breach are specified in contracts; green scoring and cost-based methods are implemented, granting certain price deductions or scoring advantages to green products and environmental solutions during bid evaluation; for office furniture, equipment and other purchases, suppliers are required to provide products with green environmental certification; for Class A procurement projects, a pre-qualification team is organised for special discussions to decide whether to add environmental criteria to the scoring sheet.

In terms of supplier ESG risk management, the Bank continuously strengthens its screening of environmental, social and compliance risks associated with suppliers. During the admission process, the Bank explicitly requires that suppliers have no records of major violations in their business activities and no incidents of environmental or labor-related violations in the past three years. Concurrently, the Bank collaborates with professional third-party tendering agencies to establish standardised procurement procedures, continuously managing and mitigating supplier ESG risks.

Procurement from Supplies

| Indicator | 2025 | |
|---|------------------------------|-----|
| Total number of suppliers | 281 | |
| Number of suppliers (by geography) | Beijing-Tianjin-Hebei region | 183 |
| | Other areas | 98 |
| Number of suppliers qualified in accordance with our regulations (by geography) | Beijing-Tianjin-Hebei region | 183 |
| | Other areas | 98 |

Resource Consumption and Emission Management

The Bank has formulated the “Measures of Bank of Tianjin for Motor Vehicle Management” and the “Implementing Rules of Bank of Tianjin for the Management of Administrative, Security and Fire Protection Physical Assets”. During the Reporting Period, it issued the “Notice on Strengthening the Management of Energy and Resource Use, Emissions and Waste” to all its institutions, aiming to guide all employees in adopting a green and low-carbon work and lifestyle, and to build itself into an energy and resource conservation unit.

The energy and resource consumed in the operation of the Bank mainly includes: gasoline for official vehicles, diesel for backup generators in computer rooms, natural gas (for canteen meals cooking and heating), purchased electricity and purchased heat, as well as office paper and water; the resulting emissions mainly include: exhaust emissions from official vehicles, domestic sewage discharge, office and domestic waste (non-hazardous waste), and discarded toner cartridges and ink cartridges (hazardous waste).

During the Reporting Period, the Bank’s overall energy consumption decreased by 3.95% year-on-year.

Environmental Performance Data

| Indicator (Unit) | 2023 | 2024 | 2025 |
|--|------------|------------|------------|
| Overall energy consumption ⁴ (MWh) | 60,424.21 | 59,693.42 | 57,332.71 |
| Overall energy consumption per RMB1 million of revenue (MWh/RMB1 million) | 3.67 | 3.57 | 3.38 |
| Energy consumption per employee (MWh/person) | 9.02 | 8.99 | 8.66 |
| Direct energy consumption (MWh) | 8,429.32 | 7,404.02 | 7,430.10 |
| Gasoline consumption ⁵ (Litre) | 167,909.53 | 180,974.02 | 162,607.04 |
| Diesel consumption ⁶ (Litre) | 265.32 | 818.28 | 304.80 |
| Natural gas consumption ⁷ (Cubic meters) | 643,064.00 | 537,248.06 | 554,982.35 |
| Indirect energy consumption (MWh) | 51,994.90 | 52,289.40 | 49,902.61 |
| Purchased electricity (MWh) | 37,984.02 | 37,340.87 | 37,051.87 |
| Purchased heat ⁸ (GJ) | 50,467.08 | 53,844.50 | 46,288.27 |
| Consumption of water distributed via municipal water supply ⁹ (Tonne) | 132,760.82 | 135,883.54 | 132,442.43 |
| Consumption of water distributed via municipal water supply per RMB1 million of revenue (Tonne/RMB1 million) | 8.07 | 8.13 | 7.81 |
| Office paper consumption (Tonne) | 183.83 | 164.51 | 138.49 |

⁴ The overall energy consumption mainly refers to the use of purchased electricity, purchased heat, natural gas, gasoline and diesel, and with respect to the energy conversion coefficients, reference was made to the General Rules for Calculation of Overall Energy Consumption (GB/T 2589-2020). During the Reporting Period, the direct energy consumption per RMB1 million of revenue of the Bank was 0.44 MWh/ RMB1 million, and the direct energy consumption per employee was 1.12 MWh/person; The indirect energy consumption per RMB1 million of revenue was 2.94 MWh/ RMB1 million, and the indirect energy consumption per employee was 7.54 MWh/person.

⁵ Gasoline consumption refers to the amount of gasoline consumed by vehicles owned by the Bank.

⁶ Diesel consumption refers to the backup power supply of diesel generators.

⁷ Natural gas consumption refers to that incurred from the use of supporting facilities such as natural gas fired heating boilers and cookers at the canteens.

⁸ With respect to the method for calculating purchased heat for 2025, reference was made to the Energy and Water Statistical Report System (January 2025) formulated by the National Bureau of Statistics and supplemented and printed by the Beijing Municipal Bureau of Statistics.

⁹ The Bank has not experienced any problems arising from difficulties in accessing water sources during the Reporting Period. During the Reporting Period, consumption of water distributed via municipal water supply per person of the Bank amounted to 20.00 tonnes/person.

| Indicator (Unit) | 2023 | 2024 | 2025 |
|---|------------|------------|------------|
| Nitrogen oxide emissions (G) | 686,676.77 | 577,891.70 | 566,730.85 |
| Particle matter emissions (G) | 63,407.73 | 53,202.42 | 52,437.62 |
| Sulfur oxide emissions (G) | 2,707.24 | 2,925.71 | 2,395.23 |
| Hazardous waste produced ¹¹ (Unit) | / | 8,626 | 8,837 |
| Non-hazardous waste produced ¹² (Tonne) | 567.67 | 564.90 | 556.31 |
| Non-hazardous waste produced per RMB1 million of revenue (Tonne/RMB1 million) | 0.03 | 0.03 | 0.03 |
| Sewage discharge ¹³ (Tonne) | 112,846.70 | 115,501.01 | 112,576.07 |
| Sewage discharge per RMB1 million of revenue (Tonne/RMB1 million) | 6.86 | 6.91 | 6.64 |

¹⁰ The emission data is derived from the Bank's official vehicle emissions and is calculated in accordance with the Reporting Guidance on Environmental KPIs issued by the Hong Kong Stock Exchange.

¹¹ Hazardous waste herein refers to waste toner cartridges and ink cartridges produced by the Bank due to the use of printers, which are disposed of by professionally qualified recycling companies. During the Reporting Period, the hazardous waste produced per RMB1 million of revenue of the Bank was 0.52 units/RMB1 million, and the hazardous waste produced per employee was 1.33 units/person.

¹² Non-hazardous waste herein refers to domestic waste produced in office operations only. With respect to the method for calculating the total amount of domestic waste produced in office operations, reference was made to the Handbook of Urban Domestic Source Pollutant Production and Discharge Coefficient for the First National Pollution Source Census issued by the State Council. And, kitchen waste was disposed of by professional suppliers. During the Reporting Period, the non-hazardous waste produced per person across the Bank amounted to 0.08 tonne/person.

¹³ With respect to the method for calculating sewage discharge, reference was made to GB 50318-2017 National Standard Urban Drainage Project Planning Code of the People's Republic of China issued by the Ministry of Housing and Urban Rural Development. During the Reporting Period, the sewage discharge per employee of the Bank was 17.00 tonnes / person.

RESPONDING TO CLIMATE CHANGE

Governance

The Bank has embedded climate change into its ESG governance structure, systematically advancing the normalisation and standardisation of climate governance operations.



Giving Full Play to the Supervisory Function of the Governance Level

The Board of Directors of the Bank is the top decision-making body for climate-related risks and opportunities management. It is fully responsible for identifying, assessing and managing climate-related risks and opportunities, integrating them into the core governance systems, including its medium-to-long-term development strategies, major business decisions, risk management and internal controls. The Strategic Development Committee, a special committee under the Board of the Directors, is responsible for reviewing strategies for ESG and climate changes.

The Board of Directors has established a sophisticated oversight mechanism, regularly receiving reports from senior management on the Bank's social responsibility development status, implementation outcome and the achievement of climate-related risk and opportunity management objectives. It evaluates these contents to ensure the reasonableness of objectives and the effectiveness of progress, and supervises the effectiveness and appropriateness of climate-related risk management. During the Reporting Period, the Board of Directors of the Bank convened a total of 10 meetings, including one meeting that addressed ESG and climate change-related issues.

To further enhance the professional competence and decision-making capabilities of the member of the Board of Directors on climate-related issues, the Bank has formulated the "Implementation Plan of Bank of Tianjin on ESG Training", assisting them in accurately grasping core ESG concepts, regulatory trends and the strategic direction of the Bank.

Continuous Optimisation of the Management's Work System

Within the oversight and authorisation framework of the Board of Directors, the senior management of the Bank leads the management and advancement of the sustainable development of the Bank. They formulate and implement climate-related strategies and systems, fully integrating climate-related risks into the business and operation management of the Bank. Before making any major climate-related decisions or commitments, the senior management must submit them to the Board or its authorised committee for prior review and approval. Senior management has designated the Head Office's Risk Management Department to be responsible for comprehensive risk management, leading the day-to-day management of overall risks and reporting regularly to the Board of Directors and the Strategic Development Committee under the Board of Directors.

In terms of compensation management, the Bank places high importance on the guiding role of sustainable development goals in corporate governance and actively explores incorporating climate-related factors into executive incentive mechanisms. In the performance assessment of senior executives, outcomes related to climate work, such as the advancement of green finance business and the increase in the proportion of green loans, have gradually been taken into consideration. In the future, in accordance with regulatory requirements and industry development trends, the Bank will continue to promote a closer linkage between climate goals and compensation incentives, enhancing the proactiveness and sense of responsibility of management in climate governance.

Strategies

The Bank has established a sound climate-related risk and opportunity assessment mechanism and built a core framework for climate risk management. It has systematically constructed a full-process system for identifying, assessing and managing risks and opportunities, providing solid support for climate-related risk and opportunity management.

Identification and Management of Climate-Related Risks and Opportunities

The Bank has, in collaboration with external experts, established a special working group on climate-related risk for Bank of Tianjin to carry out climate-related risk identification and assessment. Through dimensions such as industry and geographical location, it has developed methods for identification of transition-related risks and physical risks. Combined with the data on the Bank's assets, it has conducted risk exposure concentration analysis, systematically analysed the potential timing¹⁴ of related risks and opportunities, their impact on the Bank's development prospects and business models, their impact on the value chain, and their mapping relationship with traditional banking risks, identified the correlation with potential financial impacts and used that as the core basis for formulating response strategies and risk management measures.

| Physical Risk Identification and Management | | | | | |
|---|---|-------------------|--|--|---|
| Risk Category | Climate-Related Risk Events | Potential Timing | Impact Description | Countermeasures | Financial Impact Trend Analysis |
| Acute risks | Typhoons, heavy rainfall and other extreme weather events lead to flooding and urban waterlogging | Short term | To cause damage to operational equipment, disruptions of operation or casualties | To release extreme weather warning information and preventive requirements promptly through channels such as OA and work groups, and implement them efficiently, thereby strengthening business continuity management | To effectively reduce the risk of business interruption and ensure sustained and stable operating income |
| | | | To impact operation of data centers, potentially leading to damages to equipment and loss of critical customer data, thereby increasing associated legal risks | To conduct emergency drills for data centers, establish sound acute incident response mechanisms and procedures, and enhance the operational resilience and emergency response capabilities of data centers | To effectively reduce risks of operation disruption, data loss, and related losses; minimize customers' losses and potential litigation risks, while optimising legal cost management to control overall operating expenses |
| | | | To lead to increase in operation costs of customers and impairment in value of collaterals | To integrate ESG risk management into all links of the credit business including due diligence, approval, pricing, prevention and control, and post-loan management | To strengthen asset liquidity management, to mitigate the risk of stranded assets |
| Chronic risks | Long-term climate change (such as sea level rise) leads to geographical changes | Medium, long term | Chronic climate risks caused by intensifying global warming may lead to property losses or long-term disruptions in operation | <ul style="list-style-type: none"> - At the business level, to fully consider climate risk factors to further optimize the credit structure and increase the proportion of green credit allocation - At the operation level, to continuously deepen energy conservation and emission reduction measures, promote green operations, and actively explore innovative emission reduction pathways | To optimize the asset allocation structure, maintain overall profitability and a stable capital adequacy ratio |

¹⁴ The Bank defines the potential timing of climate-related risks and opportunities as follows: short-term refers to within one year, medium-term refers to the "15th Five-Year Plan period", i.e., by 2030, and long-term refers to the period from 2030 to 2050.

Transition Risk Identification and Management

| Risk Category | Climate-Related Risk Events | Potential Timing | Impact Description | Countermeasures | Financial Impact Trend Analysis |
|----------------|--|--------------------------|---|---|---|
| Policy and law | Relevant policies and regulations cause changes in the operating environment | Medium, long-term | Increasingly stringent laws and regulations on environmental protection, energy efficiency improvement and information disclosure may raise operation and compliance costs, posing challenges to compliant operations | <ul style="list-style-type: none"> - To incorporate climate change risks and response policies into the annual credit policy guidelines, establish customer classification criteria related to climate risks, improve the environmental and social policy risk assessment indicator system, strengthen credit access management for high-carbon industries, and promote financial support measures for customers' low-carbon transformation - To require key customers to regularly disclose carbon emission data and action plans for addressing climate change - To actively conduct climate risk stress tests | To improve asset management efficiency and asset quality, achieve more precise risk pricing, effectively control compliance costs, and enhance the sustainability and stability of overall operations |
| Market | Market attention to climate change is growing | Medium, long-term | Amid the continuously deepening of green consumption upgrades, traditional industrial enterprises are facing profound adjustments in the structure of market demand | <ul style="list-style-type: none"> - To clarify the oversight and management responsibilities of the Board of Directors and senior management regarding transition risks, and regularly disclose climate-related information - To focus on the transmission risks to banking operations arising from the transition challenges of high-carbon emission industries/clients - To update policies related to credit, investment, and products and clarify requirements for climate risk considerations | To enhance investment appeal and product competitiveness, and increase operating revenue |
| Technology | Amid the rapid development of clean energy and green technologies, traditional energy-dependent enterprises are facing severe challenges in their transition | Short, medium, long-term | The raising of environmental standards and the advancement of low-carbon technologies have presented higher demands to financial institutions regarding the allocation of green credit and support for clients' low-carbon transformation | <ul style="list-style-type: none"> - To engage experts in the field of green finance to provide special training, enhancing the professional knowledge and skills of business personnel - To conduct business exchange activities with peer institutions to deepen the understanding of green finance and optimize financial services | To ensure stable asset quality and reduce the non-performing loan ratio |
| Reputation | As public awareness of issues such as environmental protection and climate change increases, insufficient action by financial institutions in the field of climate change may lead to negative perceptions | Short, medium, long-term | The heightened global focus on climate change has brought the performance of financial institutions in climate risk management under close scrutiny from all sectors of society | <ul style="list-style-type: none"> - To strengthen corporate culture and brand building and establish a positive social image - To enhance credit management for highly polluting and energy-intensive industries, and optimize the credit structure | To further enhance market recognition and provide a sustained driving force for business expansion and increase of market share |

Transition Opportunities Identification and Management

| Opportunity Category | Climate-Related Opportunity Events | Potential Timing | Impact Description | Countermeasures | Financial Impact Trend Analysis |
|----------------------|---|--------------------------|--|---|---|
| Product and service | To explore green innovative products and services | Medium, long-term | Failure to seize opportunities will result in missing the transition window, lagging behind in the crucial field of green finance, thereby compressing the space for survival and development | <ul style="list-style-type: none"> - To clarify the three pillars of climate planning, achieving a dynamic balance between economic benefits and environmental value through the three pillars of "steady scale growth, comprehensive quality improvement, and systematic structural upgrading" - To establish an internal product manual, enhance the green and climate finance knowledge level and business development capabilities of relevant employees - To expand green credit and green bond businesses and increase business volume | <ul style="list-style-type: none"> - Medium-term: The steady expansion of green and climate finance business will increase related operating revenue - Long-term: The proportion of green and climate finance business will achieve a significant increase, the asset structure will be effectively optimised, and the capacity to manage climate-related risks and profitability will be significantly improved |
| Energy efficiency | Energy efficiency increases | Short, medium, long-term | By establishing an energy management system and procuring new energy-saving equipment, to promote energy efficiency improvement in key premises, achieving a year-on-year reduction in unit energy consumption and saving operating costs | To establish a low-carbon, efficient and sustainable green operation model to promote improvement in energy efficiency | <ul style="list-style-type: none"> - Short-term: The procurement of new energy-saving equipment and the establishment of an optimised energy management system will increase expenses, potentially raising operating costs in the short term - Medium-term: The energy and cost savings brought about by energy-efficient equipment will be evident, with significant benefits from the initial investment - Long-term: Continuously improving energy efficiency not only meets increasingly stringent compliance requirements but also ensures effective savings in operating costs |
| Resources recovery | To improve resource recovery rates | Short, medium, long-term | By establishing internal mechanisms for resource conservation and recovery, to increase the recovery rate of recyclable resources such as paper and electrical equipment, achieving resource recovery and maximised utilisation while reducing operating costs | To optimize waste management processes by promoting volume reduction at source, sorted collection and green disposal, thereby achieving waste reduction and improving resource recovery levels | <ul style="list-style-type: none"> - Short-term: The establishment of internal mechanisms for resource conservation and recovery will increase operating costs to a certain extent - Medium-term: Resource recovery rates gradually increase, steadily reducing the costs of purchasing consumables such as paper. As internal resource circulation processes mature, costs for resource recovery and waste disposal continuously decrease, thereby lowering operating costs - Long-term: Resource recovery rates significantly improve, waste generation significantly decreases, and disposal costs decrease |

Transition Opportunities Identification and Management

| Opportunity Category | Climate-Related Opportunity Events | Potential Timing | Impact Description | Countermeasures | Financial Impact Trend Analysis |
|--------------------------------|--|-------------------|---|---|---|
| Building of climate resilience | Practicing of concept of green and low-carbon operations | Medium, long-term | The building of climate resilience is crucial for operation compliance and business development. On one hand, it meets increasingly stringent regulatory requirements; on the other hand, it effectively attracts sustainability-oriented clients and investors | To explore the establishment of "green branches" or "green outlets" to create models, gradually improving the green operation level and climate adaptability of all office and business premises from point to area | <ul style="list-style-type: none"> – Medium-term: The construction of "green branches" or "green outlets" requires a certain amount of fund investment – Long-term: On one hand, to reduce long-term maintenance and repair costs; on the other hand, it may lead to green subsidies or preferential policies from the government and institutions, attract environmentally friendly investments and customers, establish differentiated competitive advantages, and increase operating revenue |

Climate Scenario Analysis and Financial Impact

During the Reporting Period, the Bank, for the first time, conducted transition risk and physical risk stress tests under different scenarios for clients in eight high-carbon emission industries and collateral-providing clients, aiming to assess the resilience of the key asset portfolios of the Bank of Tianjin in responding to climate risks under various climate scenarios.

Case Continuous expanding of the scope and depth of climate-related risk stress tests fortify the climate-related risk management defense line

To implement the concept of green finance development and strengthen refined management of climate-related risks, the Bank, for the first time, conducted transition risk and physical risk stress tests under different scenarios. In the physical risk stress test, supported by the scenario system of the IPCC Sixth Assessment Report (AR6), the Bank selected three scenarios: SSP1-2.6 (low risk), SSP2-4.5 (medium risk) and SSP3-7.0 (high risk). Based on the latest internal Loss Given Default (LGD) data as at the end of 2024, it systematically measured the impact of collateral type, geographical location and historical recovery rates on loss rates, precisely testing the Bank's resilience to climate change under different emission scenarios.

The test results showed that changes in LGD for corporate and retail mortgage loans remained within a controllable range. For the corporate loan segment, the geographical distribution of collateral was concentrated, which was less directly affected by extreme weather; the fluctuations in the retail loan segment were more moderate, it was benefited from the risk diversification effect brought about by the broad geographical distribution of retail assets, together with the high proportion of individual residential mortgages which further enhanced the overall climate resilience of the collateral.





This test has further expanded the coverage and precision of the quantitative analysis of the Bank's climate-related risks, providing data support for compliant disclosure and credit decisions. In the future, the Bank will continue to iterate scenario models and promote the integration of test results into core business processes, empowering green finance development through refined management.

Risk Management

Climate-related Risk and Opportunity Identification and Assessment Process

The Bank continuously improves its climate risk management policies, processes and mechanisms, and integrates climate-related risk management into the “Measures of Bank of Tianjin for Credit Business ESG Management”. By focusing on both risk control and business development, it is establishing a more precise and comprehensive climate risk and opportunity management mechanism.

The Bank has established a normalised climate-related risk identification and assessment mechanism, conducting special identification and assessment procedures on an annual basis. The specific assessment, identification and process are as follows:

| | Workflow | Main Work Content |
|--|---|--|
|  Risk and Opportunity Identification | The risk management department initiates the annual risk and opportunity identification process | To review and adjust identified risks and opportunities with reference to TCFD recommendations, international and domestic policy trends and practices of peers. |
|  Risk and Opportunity Assessment | The front-line business departments and other relevant affected departments participate in the assessment of risks and opportunities | To conduct assessment of risks and opportunities, analyze the potential timing, impact on the value chain and potential financial impact, and prioritize risks and opportunities based on their likelihood of occurrence and degree of impact to identify their priority levels. |
|  Risk and Opportunity Response | The risk management department reviews and confirms the prioritisation assessment results of risks and opportunities, and systematically formulates response measures | To review and confirm the prioritisation assessment results of risks and opportunities, and systematically formulate response measures. |
|  Reporting | Reporting risks, opportunities and response measures to the management | To regularly report the assessment results and response measures to the management, and disclose them externally. |

Climate-related Risk and Opportunity Management

The Bank integrates climate-related risk into its ESG risk management system, and by focusing on both risk control and business development, aims to establish a more precise and comprehensive climate-related risk and opportunity management mechanism. For details on the overall risk management mechanism, please refer to the “Strengthening the Risk Control” section of this report.



Indicators and Targets

Climate Goals

The Bank proactively addresses the risks and opportunities brought about by climate change. In line with the policy direction of The Paris Agreement and China's "dual carbon" goals, it has set and disclosed its climate goals.

Climate Goals of Bank of Tianjin (Summary)¹⁵



- During the period from 2025 to 2030, the average annual green loan disbursement amount shall be no less than RMB 3 billion.
- During the period from 2025 to 2030, the cumulative issuance of green financial bonds shall be no less than RMB 5 billion.
- During the period from 2025 to 2030, the average annual green bond underwriting amount shall be no less than RMB 500 million.
- During the period from 2025 to 2030, the average annual amount of bonds invested (transaction volume) in green finance and related fields shall be no less than RMB 3 billion.
- During the period from 2025 to 2030, the average annual green leasing disbursement amount shall be no less than RMB 300 million.



- To strengthen the identification, assessment and management of climate-related physical risks and transition risks.
- To explore the establishment of an ESG rating system covering clients and investment projects, serving as an important basis for credit and investment decisions. To plan to progressively improve the ESG rating model and indicator framework from 2025 to 2030, enhancing the ability to identify and manage non-financial risks.



- To effectively reduce the consumption of electricity, heat and natural gas at the Head Office, assuming no significant changes in the number of office personnel and office area.
- To systematically enhance the awareness and management capabilities of all employees regarding climate change and sustainable finance during the period from 2025 to 2030.

Climate Indicators

The Bank places high importance on changes in the amount of its GHG emission, regarding it as a key link of implementing the concept of green finance and fulfilling its environmental responsibilities. To this end, the Bank actively advances the GHG accounting work and has systematically conducted accounting for Scope 1, Scope 2 and Scope 3 carbon emissions, which provides a scientific basis for formulating precise emission reduction strategies and continuously promoting the low-carbon transformation of its operations. In 2025, owing to the Bank's sustained efforts in promoting green office practices and energy-saving renovations, consumption of resources such as petrol, diesel and externally procured electricity decreased significantly, the Bank's total greenhouse gas emissions fell by 5.53% year-on-year, with Scope 1 GHG emissions decreasing by 0.14% year-on-year and Scope 2 GHG emissions decreasing by 6.13% year-on-year. Meanwhile, driven by sustained domestic economic vitality, the business activities of the Bank were more frequent than the previous year, leading to an increase in the business travel of its employees and the corresponding year-on-year increase in the carbon emissions from business travel of employees at the Head Office by 38.29 tCO₂e. However, benefiting from the Bank's ongoing activities for the "Initiative on 'Striving to Be Civilised and Courteous Tianjin Citizens'" which advocates for employees to "start with small, low-carbon actions and strive to be civilised and courteous 'energy savers'", the carbon emissions from the commuting of employees at the Head Office decreased by 19.01 tCO₂e compared to the previous year.

Furthermore, the Bank has extended the scope of the accounting of GHG produced by the commuting of its employees to cover its branches and subsidiaries, and selected key industries to conduct special calculations of GHG emissions generated from its investment and financing activities. According to the accounting, in 2025, the GHG emissions from the commuting of employees at the branches and subsidiaries of the Bank amounted to 749.03 tCO₂e, and the GHG emissions from its financing activities in 2024 were 3,984,647.97 tCO₂e¹⁶.

¹⁵ The climate goals of the Bank are all based on the year 2024 as the baseline period.

¹⁶ Due to the timing of data collection from the Bank's clients, the data on carbon emissions from financing activities disclosed in this report is for the year 2024. In accounting for GHG emissions from financing activities, the Bank followed the relevant requirements of the "Guide for Carbon Accounting of Financial Institutions of Tianjin Municipality (2025)" issued by the Tianjin Branch of the People's Bank of China. It selected corporate credit clients in key industries such as steel, chemicals and petrochemicals as the objects of accounting. In the specific accounting process, the Bank referred to the authoritative methodology of the Partnership for Carbon Accounting Financials (PCAF) and integrated it with the actual situation of GHG emission management and data statistics of relevant clients in the Tianjin region. A combination of methods including the "Corporate Self-Reporting Method", "Physical Activity Method" and "Economic Activity Method" was adopted to collect and calculate clients' GHG emissions.

GHG Emission Indicators¹⁷

| Name of Indicator | Unit | 2023 | 2024 | 2025 |
|--|--------------------|-----------|-----------|-----------|
| GHG emissions | | | | |
| GHG emissions (Scope 1) ¹⁸ | tCO ₂ e | 1,775.08 | 1,573.59 | 1,571.32 |
| GHG emissions (Scope 2) ¹⁹ | tCO ₂ e | 32,160.83 | 30,446.18 | 28,579.77 |
| GHG emissions (Scope 3) ²⁰ | tCO ₂ e | / | 555.88 | 621.86 |
| among which: | | | | |
| Purchased goods and services (tap water, office paper) | tCO ₂ e | / | 225.25 | 271.95 |
| Employee business travel | tCO ₂ e | / | 174.14 | 212.43 |
| Employee commuting | tCO ₂ e | / | 156.49 | 137.48 |
| Total GHG emissions (Scope 1+2+3) | tCO ₂ e | / | 32,575.65 | 30,772.95 |

¹⁷ GHGs mainly include carbon dioxide, methane and nitrous oxide. The GHG emission accounting methodology refers to the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard 2012 (Revised Edition), the Implementation Guidelines for Climate Information Disclosure under the Environmental, Social and Governance Framework of the Hong Kong Stock Exchange, and the Greenhouse Gas Protocol: Corporate Value Chain (scope 3) Accounting and Reporting Standard.

¹⁸ The GHG emissions (Scope 1) mainly originate from natural gas, gasoline, and diesel. The emission factors refer to the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard 2012 (Revised Edition) issued by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), the Sixth Assessment Report issued by the Intergovernmental Panel on Climate Change (IPCC) and the Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Public Building Operators (Trial) 《公共建築運營企業溫室氣體排放核算方法和報告指南(試行)》 of the NDRC.

¹⁹ The GHG emissions (Scope 2) mainly originate from purchased electricity and purchased heat, calculated adopting the "location-based" method. The emission factors refer to How to Prepare Environmental, Social and Governance Reports – Appendix 2: Reporting Guidance on Environmental KPIs of the Hong Kong Stock Exchange, the Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Public Building Operators (Trial) 《公共建築運營企業溫室氣體排放核算方法和報告指南(試行)》 of the NDRC, the Power CO₂ Emission Factors for 2023 newly-released by the Ministry of Ecology and Environment of the PRC.

²⁰ GHG emissions (Scope 3) breakdown categories are purchased goods and services (tap water, office paper), business travel, employee commuting. With respect to the emission factors, reference was made to the Guide for Carbon Accounting of Financial Institutions of Tianjin Municipality (2025), the China Products Carbon Footprint Factors Database (2022), and the China Products Carbon Footprint Factors Database. The data on employee travel and employee commuting only include data from the Head Office. Additionally, this year saw the optimisation of paper carbon emission coefficients. Previously, paper carbon emissions were calculated based on the number of sheets (with a carbon emission coefficient of 0.00464 kg CO₂e per sheet, data source: Tianjin Financial Institutions Carbon Accounting Guidelines (2025)). This year, the calculation method has been adjusted to be based on weight (with a carbon emission coefficient of 1.76 t CO₂e per ton of paper, data source: China Product Life Cycle Greenhouse Gas Emission Coefficient Collection (2022)). This approach effectively reduces statistical errors caused by differences in paper specifications and materials, enhancing the scientific accuracy and precision of carbon emission accounting.

| Name of Indicator | Unit | 2023 | 2024 | 2025 |
|--|---------------------------------|------|------|------|
| GHG emissions intensity | | | | |
| GHG emissions per RMB1 million of operating income (Scope 1+2) | tCO ₂ e/RMB1 million | 2.06 | 1.92 | 1.78 |
| GHG emissions per person (Scope 1+2) | tCO ₂ e/person | 5.07 | 4.82 | 4.55 |
| GHG emissions per RMB1 million of operating income (Scope 1+2+3) | tCO ₂ e/RMB1 million | / | 1.95 | 1.81 |
| GHG emissions per person (Scope 1+2+3) | tCO ₂ e/person | / | 4.91 | 4.65 |



Cross-Industry Indicators for Climate Change

| Name of Indicator | Unit | 2025 |
|---|----------------|--------|
| Climate-related transition risk²¹ | | |
| Balance of loans for businesses related to transition risk in high-carbon emission industries | RMB100 million | 30.78 |
| Proportion of loans for businesses related to transition risk in high-carbon emission industries | % | 0.31 |
| Climate-related physical risk²² | | |
| Balance of loans for businesses related to physical risk in the Beijing-Tianjin-Hebei region | RMB100 million | 564.62 |
| Proportion of loans for businesses related to physical risk in the Beijing-Tianjin-Hebei region | % | 5.75 |
| Climate-related opportunity²³ | | |
| Amount of assets or business activities related to climate-related opportunities | RMB100 million | 396.28 |
| Proportion of assets or business activities related to climate-related opportunities | % | 7.76 |
| Capital allocation | | |
| Amount of capital expenditure and financing incurred in response to climate-related risks and opportunities ²⁴ | RMB100 million | 50 |

Based on the above climate risk management practices, and in order to precisely manage and control climate-related business risks and guide the allocation of green credit and investments, the Bank plans to progressively explore research on internal carbon pricing. By scientifically assessing carbon price settings (with reference to the average pilot range of international enterprises), the Bank aims to first apply internal carbon pricing in the investment evaluation of business lines with high energy consumption and key projects, so as to assess the impact of carbon costs on decision-making, and gradually clarify the boundaries of application of carbon pricing mechanisms in credit, investment approvals and capital expenditure.

²¹ The statistical scope involves first screening of all corporate credit business to identify sensitive business with correlations to industry characteristics, and then further identifying of the balance of loans to corporate credit clients in top eight high-carbon emission industries; the proportion refers to the ratio of the relevant loan balance to the Bank's total assets.

²² The statistical scope involves screening of assets of corporate and retail credit business in the Beijing-Tianjin-Hebei region, defining assets with the primary guarantee type (Level 1) being mortgage and located in cities/districts/counties with relatively high risk of rainstorms and floods as assets sensitive to physical risks; the proportion refers to the ratio of the relevant loan balance to the Bank's total assets.

²³ As of the end of the Reporting Period, the balance of the Bank's green loan amounted to RMB39.628 billion, accounting for 7.76% of total loans.

²⁴ The Bank issued RMB5 billion of green financial bonds in March 2025.



SOCIETY

Fostering Inclusive Prosperity and Shared Benefits for the People

| | |
|---|----|
| Safeguarding Customer Trust | 72 |
| Demonstrating Commitment to People's Well-being and Livelihoods | 78 |
| Caring for Employee Development | 80 |



SAFEGUARDING CUSTOMER TRUST

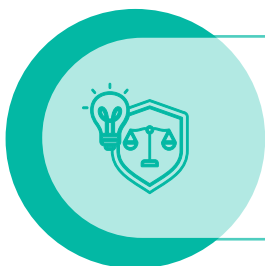
The Bank consistently places customers at the core of its operations, embedding the philosophy of superior service throughout every aspect of its management and operations. It provides comprehensive, lifecycle-oriented financial services and companionship to its clients, steadfastly safeguarding their rights and interests. Concurrently, by continuously innovating its financial products and services, the Bank enhances its brand value, creating sustainable, long-term value for its clients.

Enhancing Service Experience

The Bank is committed to building an integrated online-offline service experience that caters to all client segments and spans the entire customer journey, making convenient, efficient, and human-centric services readily accessible.

Continuous Enhancement of Branch Services, Strengthening the Primary Platform for Offline Engagement

The Bank continuously improves its institutional framework and standardizes service protocols by revising and issuing the Service Management Measures for Business Outlets of Bank of Tianjin (《天津銀行營業機構文明規範服務管理辦法》), the Service Guidelines for Customers with Special Needs of Bank of Tianjin (《天津銀行營業機構特殊群體客戶服務工作指引》), and the In-Branch Service Process Guidelines of Bank of Tianjin (《天津銀行廳堂服務流程指引》). It conducts specialised service training programs to forge professional service quality and comprehensively advances the transformation of its business outlets into accessible, internationally-oriented comprehensive service windows.



Enhancing the Convenience of Payment Services.

By systematically increasing the provision of public convenience facilities, optimising cash-related services such as “change wallets”, and ensuring the availability of foreign card cash withdrawal functions, the Bank has effectively addressed the diverse payment needs of international visitors and local residents. During major events such as the Annual Meeting of the New Champions and the Shanghai Cooperation Organisation, the Bank delivered high-standard financial services for international engagements, earning written commendation from regulatory authorities.

Refining Service Responsiveness and Effectiveness.

The Bank developed and launched an intelligent supervision and management system, establishing a closed-loop workflow of “assignment-progress monitoring-supervision-resolution”, promoting the implementation of goals and tasks as scheduled.



Improving Customer Satisfaction.

In response to customer needs and operational challenges identified through the “Refining Service Counters and Making Bank of Tianjin Shine” customer experience renewal initiative in 2024, the Bank implemented rectifications for 96 tasks, achieving a 100% completion rate. Results from the online customer satisfaction survey conducted in 2025 showed that service experience satisfaction reached 91.46%, and customer loyalty (Net Promoter Score, NPS) improved.

Intelligent Transformation of Digital Channels, Building a New Ecosystem for Online Services

Empowered by its technological gene, the Bank is driving service transformation to create smarter and more convenient online touchpoints.

Comprehensive Upgrade of Digital Platforms

Focusing on the strategy of “full-link integration + intelligent matching + deep customer cultivation,” it launched specialized zones such as “One-Stop Account Management,” “Five Money Pots Wealth Management,” and zones for elderly care and payroll services, becoming the core engine for retail fund retention. As of the end of 2025, the cumulative number of contracted personal mobile banking customers reached 5.281 million, which was granted awards such as the “Mobile Banking Leapfrog Growth Pioneer Case Award”, the “Golden Wisdom Award-Outstanding Mobile Banking with Excellence Experience Award”, and the 16th Analysys Star “Three-Degree User Experience-Interactive Experience Navigation Award”.

Intelligent Renewal of Remote Banking

Scenario-based predictive services have been introduced to the voice hotline. The video banking platform has launched an “AI-human collaboration” model for financial risk assessment and expanded high-frequency services such as password reset and genuine intent verification, creating a comprehensive “Cloud Branch”. During the Reporting Period, intelligent services accounted for 56.63% of customer service interactions, and the self-service diversion rate for text-based inquiries reached 81.98%, both consistently maintaining above-average industry standards.

Optimisation of Cross-border Service Experience

The Bank has enriched the product suite of its “Smart Trade Connect (智慧貿易通)” offering and launched “Bank of Tianjin Easy Exchange”, which incorporates features such as payment pre-validation, fund routing visualisation, and a mobile receivables collection platform. The introduction of “Smart Freight Connect (智慧運費通)” has established an end-to-end intelligent service system, driving innovative transformations across four key areas: processes, settlement, risk control, and cost management. Furthermore, the upgrade to SWIFT message formats has been completed, reducing the rate of false positives in compliance screenings and enhancing both the security and efficiency of cross-border payments and settlements.

Service Upgrades for Major International Events

The Bank launched the multilingual version of its mobile banking app, “Smart Access for China (在華智慧通)”, supporting seamless switching among eleven languages. Building upon existing services such as real-time voice/text translation tools, online voice announcements, foreign exchange outlet navigation, and hotel booking assistance, the Bank has integrated AI large models to introduce new features including AI-powered photo-based real-world translation, AI restaurant reservations, and simultaneous interpretation. This creates a service ecosystem where “services are perceptible upon entry and usable upon arrival”, ensuring robust financial service support during major events such as the Annual Meeting of the New Champions and the Shanghai Cooperation Organisation.



The Bank launched the multilingual version of its mobile banking app, “Smart Access for China (在華智慧通)” utilising intelligent financial technology to enhance services for major international events

Fortifying Safeguards for Rights and Interests

The Bank earnestly fulfills the political and people-centered requirements of financial work. Focusing on the key tasks and priorities outlined by regulatory authorities, it advances the protection of financial consumer rights and interests. Adhering to laws and regulations such as the Consumer Rights and Interests Protection Law of the People's Republic of China (《中華人民共和國消費者權益保護法》) and the Measures for the Administration of Consumer Rights and Interests Protection by Banking and Insurance Institutions (《銀行保險機構消費者權益保護管理辦法》), the Bank continuously improves its governance mechanisms for customer rights protection. It builds a comprehensive customer rights protection network that spans the entire business process, ensuring that customer rights and interests are robustly safeguarded and promptly addressed.

Comprehensive Enhancement of Information Security Safeguarding Capabilities

The Bank places high importance on the security of consumers' personal information and is committed to building a comprehensive protection system. The Bank continuously improves its institutional framework by refining the Measures for the Administration of Personal Financial Information Protection of Bank of Tianjin (《天津銀行消費者個人金融信息保護工作管理辦法》). It explicitly requires "establishing a convenient application acceptance and processing mechanism for individuals to exercise their rights, meeting the relevant rights requests of individual customers, and effectively supporting individuals in exercising their rights to access, copy, amend, supplement, delete personal financial information, and withdraw consent for authorisation". Based on regulatory standards for cyber security and data security, and in line with the Bank's actual operations, a management system has been established that covers management measures, detailed rules, and implementation standards, providing orderly guidance for the advancement of work across all areas. Guided by the principle of layered progression and in-depth defense, the Bank comprehensively identifies and resists both internal and external attack threats, constructing robust technical security defenses. External attack threats are detected promptly, and targeted enhancement plans are formulated to firmly safeguard the security of consumers' personal information.

Simultaneously, the Bank continuously advances awareness-raising efforts on personal financial information protection by producing promotional brochures and illustrated guides. In collaboration with Tianjin Economic Radio (天津經濟廣播電台), it has launched public service announcements on information protection, earnestly fulfilling its political and social responsibilities. Furthermore, the Bank engages external professional instructors to conduct specialised training on personal financial information protection. Through the use of diverse real-world case studies, employees gain more intuitive insights into methods and techniques for preventing the leakage of personal financial information, thereby enhancing overall compliance awareness and professional competence.

During the Reporting Period, the Bank experienced no confirmed incidents involving the infringement of customer privacy or the loss of customer data.

Efficient and Transparent Complaint Management Mechanism

The Bank continuously refines its customer-centric complaint management system by formulating the Detailed Implementation Rules for Complaint Handling via Customer Service Channels at Operations Center of Bank of Tianjin (《天津銀行營運中心客服管道投訴處理實施細則》), which clearly defines classification criteria, handling procedures, and timelines for complaints received through these channels. Simultaneously, the Bank has established a regular "Voice of the Customer (客戶之聲)" feedback and analysis mechanism. Insights derived from this analysis are translated into concrete actions for product optimisation and service improvement. During the Reporting Period, the Bank conducted in-depth analysis of 200 key customer issues and received 30 commendations, performed root cause tracing, and proposed actionable improvements. This process resulted in the production of 11 issues of the Voice of the Customer Analysis Report (《"客戶之聲"分析報告》), ensuring that every customer concern receives a response and is followed through to resolution.

The Bank has earnestly safeguarded the legitimate rights and interests of financial consumers by optimising complaint handling procedures, strengthening source control and efficient resolution, and promoting the diversified resolution of financial consumer disputes. During the Reporting Period, the Bank addressed a total of 1,449 consumer complaints forwarded by regulatory authorities, representing a year-on-year decrease of 13.8%. The top three business categories by complaint volume were personal loan services, credit card services, and debit card services. Geographically, a higher concentration of complaints was observed in regions such as Jinan, Shanghai, and Tianjin.

During the Reporting Period

Conducted in-depth analysis of
200 key customer issues

Received
30 commendations

The Bank addressed a total of
1,449 consumer complaints forwarded by regulatory authorities

A year-on-year decrease of
13.8%

Enhancing Public Education and System Intelligence Upgrades to Provide Dual Safeguarding of People's Financial Assets

The Bank continues to deepen the development of systematic risk management strategies. Leveraging its intelligent risk control system, it promptly identifies potentially high-risk accounts and effectively intercepts the flow of funds involved in fraudulent activities (both incoming and outgoing). Through fund retention mechanisms, it deters fraudsters and actively builds a long-term anti-fraud framework. During the Reporting Period, the number of accounts involved in such cases was successfully reduced, and the effectiveness of fund interception improved, effectively safeguarding customer assets. Throughout the year, branch counter interventions successfully prevented 72 transactions, intercepting a total of RMB4,392,200 in funds. The Bank received 30 letters of commendation from district-level (and above) public security authorities, one public acknowledgment from a provincial-level payment and clearing association, two commendations from China National Radio (央廣網) and municipal television stations, as well as three instances of customer recognition in the form of handwritten thank-you letters, service commendations, and banners. Concurrently, the Bank continuously innovates in financial literacy outreach. Utilising both its offline branch network and online new media channels, it conducts regular, targeted educational campaigns focused on preventing illegal fundraising, telecom fraud, and other related topics, thereby reinforcing the public's financial security awareness.

Optimising Offline Reading Materials



- Optimize the design of promotional brochures and manuals by incorporating illustrative case studies presented in comic strip formats. This approach makes financial knowledge on topics such as fraud prevention, protection against illegal fundraising, and the use of cash payments more vivid and accessible. The layout of text adopts a large-print mode to facilitate reading and learning for senior citizens.

- Tailored for diverse demographics and incorporating classic cases, we produced engaging short videos and illustrated articles in comic-style formats to capture broad customer attention.
- We fully leveraged promotional channels such as the Bank's official WeChat account and mobile banking app to expand the reach of financial education initiatives, thereby enhancing the dissemination efficiency and impact of our informational campaigns.



Enriching Promotional Formats

Deepening Police-Bank Collaboration



- The Bank organised a financial security awareness campaign at the Tianjin Police-themed Subway Station (Jintang Road Station on Tianjin Metro Line 5). This initiative innovatively adopted a "Financial Education + Traditional Festival Culture" model, seamlessly integrating the promotion of traditional holiday culture with financial awareness topics such as fraud prevention, protection against illegal fundraising, and cash safety. Additionally, the Bank placed 200 prominent risk warning display stands across 100 stations on nine Tianjin Metro lines, maximising the campaign's reach and safeguarding the financial security of citizens.

During the Reporting Period



Conducted
5,444 financial literacy awareness activities

Distributed
410,000 pieces of financial education promotional materials

Published **360** financial knowledge articles via the official WeChat account

Sent **2.36** million text messages for promotional purposes



Case

Innovating Education Models Through “Finance+” Integration to Safeguard Public Financial Assets

During the Reporting Period, the Bank established a mobile lecturer team and launched a “Financial Knowledge Caravan” program that reached scenic areas and rural communities. Focusing on the needs of both seniors and youth, it carried out targeted educational campaigns in schools and neighborhoods. Innovatively integrating cultural arts with consumer protection, the Bank disseminated anti-fraud knowledge through engaging formats such as rhythmic clapper talks and interactive games during events like choral festivals and cherry blossom festivals. Notably, during the special campaign for “3•15” Financial Consumer Rights and Interests Protection Education, the Bank organised over 300 online and offline promotional activities, created more than 100 original educational materials, and reached over 600,000 consumers. These efforts achieved positive results in deepening public financial literacy and strengthening risk prevention capabilities.



“First Lesson of the Semester” Program: Delivering Financial Literacy Education Across 49 Schools



Financial Education and Public Awareness Week



Deepening community outreach to disseminate fraud prevention knowledge



Bringing Financial Knowledge to Rural Areas



Cultural and Tourism Integration: Blossom Viewing with Knowledge Learning



Financial Knowledge “Caravan”



Case

Empowering Fraud Prevention with Big Data AI Models, Achieving Significant Results

In October 2025, a retail customer attempted to transfer RMB180,000 overseas via a UnionPay POS transaction, triggering an alert from the Bank’s anti-fraud model. The Bank’s system immediately imposed restrictions on non-counter transactions for the account, effectively intercepting the defrauded funds totaling RMB1.72 million. This successful intervention was made possible by the anti-fraud model jointly developed by the Bank and the Municipal Public Security Bureau. The model leverages big data and AI algorithms to accurately identify anomalous transactions, facilitating a closed-loop management process of “alert-response-handling.”



Case

Collaborating with the Municipal Public Security Bureau to Launch the “Weaving an Anti-Fraud Net Together, Striving to Be Courageous Citizens” Campaign Promoting Acts of Courage and Public Awareness

In recent years, methods of telecom and online fraud crimes have continuously evolved. As a member of Tianjin’s coordination mechanism for combating and managing telecom and online fraud crimes, the Bank has partnered with the Tianjin Municipal Public Security Bureau to launch the “Weaving an Anti-Fraud Net Together, Striving to Be Courageous Citizens” campaign. This initiative promotes courageous acts and raises public awareness by entering campuses and communities, deeply integrating anti-fraud knowledge with the spirit of bravery. The campaign aims to foster a dynamic environment where “everyone recognizes fraud, everyone prevents fraud, and everyone participates in anti-fraud efforts,” leveraging the Bank’s financial responsibility to safeguard the public’s financial assets.



Advancing Services for Public Convenience and Enterprise Benefits

Leveraging technology and ecosystem integration, the Bank proactively expands the breadth and depth of its financial services. By co-creating smart scenarios, linking government data, serving specific customer segments, and innovating cross-sector collaborations, it embeds convenient and efficient financial solutions into the daily work and lives of its clients.

Building a New Service Ecosystem with Intelligent Scenarios.

The Bank actively expands the application of financial systems across diverse ecological scenarios, collaborating with partners to co-create smart ecosystems. It has launched initiatives such as "Guojin Food Hub (上線國金食社)", "Mang Mang Canteen (滿滿大食堂)", "Jiujiang Logistics Canteen (九江物流食堂)", "Jinhang International Hotel Canteen (錦行國際酒店食堂)" as well as payment solutions for "Yuyang Driving School (漁陽駕校)" and "Bieshan Market (別山大集)" among others.

In alignment with the requirements of the Tianjin Municipality Implementation Plan for Promoting "Efficiently Accomplishing One Thing" to Further Optimize Government Services and Improve Administrative Efficiency (《天津市推動“高效辦成一件事”進一步優化政務服務提升行政效能工作方案》), the Bank has integrated with the "Tianjin Public Security Public Service Platform (天津公安民生服務平台)". This integration enables customers to apply for electronic kinship relationship certificates directly through the Bank's mobile banking app, WeChat banking, and other digital channels.

Digital Empowerment to Enhance Government-Business Collaboration Efficiency.

Cross-Sector Integration, Expanding Healthcare Service Value.

The Bank explores and implements an innovative "Finance + Healthcare" cooperation model. In partnership with Tianjin Perennial General Hospital, the first wholly foreign-owned hospital in China, the Bank launched a "Credit-Based Medical Treatment" service. This allows patients to use the Bank's credit cards to cover out-of-pocket expenses during medical visits, enabling "treatment first, payment later" and enhancing the healthcare experience. Concurrently, the Bank has equipped 10 branches in Tianjin with the intelligent Traditional Chinese Medicine diagnostic device "Tongue Diagnosis Instrument". Leveraging cloud-based big data and intelligent algorithms, the device provides personalised TCM health management services, introducing a smart TCM wellness experience for branch customers.



DEMONSTRATING COMMITMENT TO PEOPLE'S WELL-BEING AND LIVELIHOODS

The Bank consistently upholds the principle of serving national priorities, diligently fulfills its responsibilities as a corporate citizen, and is dedicated to enhancing social well-being and conveying the warmth of finance, thereby achieving high-quality development through contributing to overarching societal goals.

Practicing Public Welfare and Volunteerism

The Bank actively fulfills its social responsibilities by integrating the spirit of public welfare into its corporate culture. Through sustained donations, regular volunteer services, and various other initiatives, it supports educational and sports causes, cares for vulnerable groups, and serves community livelihoods, thereby demonstrating the warmth of finance through concrete actions.

| Community Investment | | | | |
|-------------------------|----------------|--------|-------|----------|
| Volunteer service teams | teams | 19 | 36 | 36 |
| Registered volunteers | persons | 4,243 | 3,714 | 3,643 |
| Volunteer activities | times | / | 701 | 771 |
| Total volunteer hours | hours | 1,818+ | 2,363 | 2,237.5 |
| External donations | RMB10 thousand | 1,261 | 534 | 1,430.88 |

Sustained Donations to Support Education, Sports, and Public Welfare Development.

The Bank maintains long-term commitment to and support for the advancement of education, sports, and public welfare initiatives, contributing to regional talent cultivation and development. It has donated development funds to organisations such as the Tianjin University Beiyang Education Development Foundation (天津大學北洋教育發展基金會) and the Tianjin Youth Entrepreneurship and Employment Foundation (天津市青年創業就業基金會), fostering educational and youth innovation growth.

Donating Blood to Convey Care for Life.

The Bank actively advocates for and organizes employee participation in social public welfare and relief activities. During the Reporting Period, it successfully organised a group voluntary blood donation campaign, with a total of 63 staff members across the Bank successfully donating blood.

Case Compassionate Teaching Assistance, Illuminating Childhood Dreams

During the Reporting Period, the Bank organised young volunteers to conduct a summer teaching support program at Xidajie Primary School (西大街小學) in Kangding City. They meticulously designed over 10 specialised courses for nearly 300 left-behind children, covering topics such as science experiments, intangible cultural heritage preservation, artificial intelligence, and music classes. Through compassion and knowledge, these efforts opened a new window for the children to explore the future, co-authoring a touching narrative intertwining the aspirations of Bank of Tianjin's youth with the promise of the plateau region.



Case Supporting Patriotic Education, Contributing to the Restoration of Kangding Martyrs' Cemetery

During the Reporting Period, the Chengdu Branch of the Bank donated RMB600,000 to the Kangding Rural Revitalisation Association (康定市鄉村振興協會), specifically allocated for environmental improvements at the Kangding Martyrs' Cemetery. The project involved the installation of 120 solar-powered streetlights and the planting of over 800 pine and cypress trees, which will significantly enhance the solemn ambiance of the cemetery and facilitate public visits. Through these tangible actions, the initiative contributes to beautifying the environment of this patriotic education site and upholding the legacy of revolutionary spirit. Simultaneously, the Chengdu Branch contributed RMB120,000 to the Jinjiang District Social Organisation Development Foundation (錦江區社會組織發展基金會), effectively supporting the diverse public welfare services provided by outstanding local social organisations and aiding community development and governance.

Enhancing the City's Image

Integrating Culture and Sports to Serve Urban Development.

The Bank has successively sponsored and deeply engaged in city hallmark events such as the Tianjin Marathon and the Tianjin Theater Festival (天津戲劇節), fostering the convergence of cultural, sports, and financial services. It has organised a series of public benefit initiatives, including “Patrons’ Choice – Bank of Tianjin’s Ticket Giveaways” (客戶點戲•天行送票), “Theater Goes Rural (戲劇下鄉)”, and “Marathon-themed Wealth Management (馬拉松主題理財)”, offering specialised financial consultation for events and expedited social security card processing services, and addressing diverse financial needs through innovative financial scenarios. Additionally, the Bank organised 50 youth volunteers for the Tianjin Marathon. While enriching public cultural life and supporting the city’s cultural and sports development, these efforts have further strengthened the emotional bond between the brand and the city, achieving synergistic progress in public welfare practices, community service, and urban cultural development.

Parent-Child Run, Traversing the Scenery of Eight Districts.

The Bank exclusively sponsored the “Bank of Tianjin • 2025 Tianjin Marathon Four-Season Parent-Child Run Series (天津銀行•2025 天馬四季親子跑系列賽)”, with eight event stations established across districts including Nankai District and Xiqing District in Tianjin. The competition featured two main categories: the parent-child group and the active seniors group, deeply addressing the needs of both the elderly and the young. By innovating financial service models to enhance the event experience, the series injected vitality into public health initiatives in preparation for the Tianjin Marathon, using financial connections to bridge intergenerational family care. This initiative represents a financial practice that supports the vision of “ensuring care for the elderly and nurturing for the young”.



Facilitating Regional Development

The Bank actively implements the rural revitalisation strategy, focusing on the specific development requirements of targeted regions. Through a model that integrates planning guidance, capital investment, project support, and consumption stimulation, it precisely assists paired support areas in improving living environments and developing rural economies, thereby earnestly fulfilling its financial mission to serve local development.

Planning as the Foundation, Systematically Advancing Rural Development.

The Bank formulated and methodically implemented the Overall Work Plan for Supporting the Development of Economically Disadvantaged Villages in Jizhou District (《扶持薊州區經濟薄弱村發展總體工作規劃》), carrying out targeted assistance for Dajugezhuang Village in Chuanfangyu Town, Jizhou District. A cumulative total of over RMB1.5 million in support funds was disbursed to finance projects including road repairs, plot greening, the installation of fences around ponds, and the creation of village signage.



Driving Consumption to Activate Rural Industrial Momentum.

The Bank implemented a “Consumption to Aid Agriculture” initiative, mobilising all staff to “support through purchases,” thereby promoting the sale of local agricultural and specialty products. The total consumption amount reached RMB227,600, demonstrating tangible support and contribution to the economic development of rural Jizhou.

CARING FOR EMPLOYEE DEVELOPMENT

Employees are the core driving force behind corporate development and the cornerstone for advancing the Bank's high-quality growth. The Bank steadfastly adheres to a "people-oriented" approach, considering the protection of employees' legitimate rights and interests, safeguarding their health and safety, and supporting their professional development as vital components of its corporate social responsibility. It continuously fosters a harmonious, stable, equitable, and inclusive labor relationship, cultivating a work environment that is secure, comfortable, and supportive. By enabling employees to share in the Bank's developmental achievements, it consolidates a powerful driving force for the Bank's sustained progress.

Protecting Employee Rights and Interests

The Bank strictly complies with national laws and regulations, including the Labor Law of the People's Republic of China and the Labor Contract Law of the People's Republic of China. Through internal policies such as the Implementation Rules on Labour Contract System of Bank of Tianjin and the Employee Management Measures of Bank of Tianjin, the Bank has established and improved an internal management system covering areas such as equal employment, anti-discrimination, diversity, termination and resignation, compensation and benefits, recruitment and promotion, working hours, and leave. This provides a solid institutional foundation for safeguarding the legitimate rights and interests of employees.

Labor Relationship Management

- Strictly standardize the procedures for the signing, execution, and modification of labor contracts.
- Promptly and lawfully handle labor disputes.

Implementing Democratic Management

- Conducted 3 group representative workers conferences and 2 institutional representative workers conferences, organising employee representatives to listen to reports from senior management and review major systems and plans affecting employees' core interests, such as the Position and Grade Management Measures of Bank of Tianjin (《天津銀行職務職級管理辦法》) and the 2025 Collective Wage Agreement (Draft) of Bank of Tianjin (《天津銀行 2025 年工資集體協議(草案)》).

Prohibition of Child Labor and Forced Labor

- Fully implements the relevant legal provisions of the Labor Law of the People's Republic of China and the Regulations on the Prohibition of Child Labor concerning the prohibition of child labor and forced labor. The Bank strictly prohibits the employment of child labor and forced labor, while enforcing standard working hour systems. Should any related violations be identified, immediate verification and corrective actions are taken. No incidents involving child labor or forced labor occurred during the Reporting Period.

Protection of Women's Rights and Interests

- Respects female employees by not assigning them to work within prohibited labor categories.
- Does not reduce wages, terminate employment, or dissolve labor contracts for female employees due to pregnancy, childbirth, or breastfeeding, provided they have not violated legal regulations or the Bank's internal policies.
- Established "Caring Mother Rooms" to provide basic facilities and humanistic care for breastfeeding female employees.

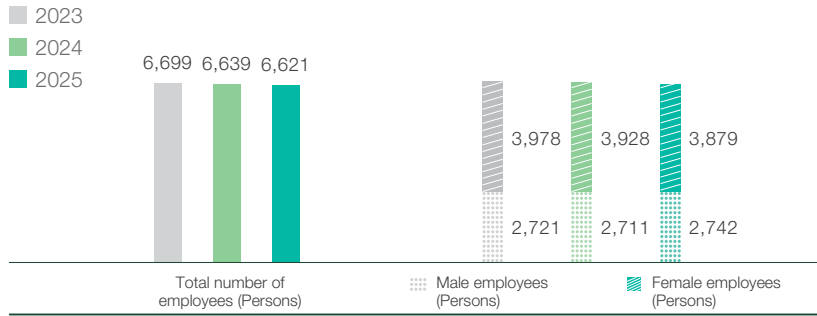
During the Reporting Period 

No incidents of child labor occurred

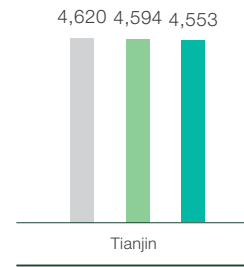
No incidents of forced labor occurred

During the Reporting Period, the Bank maintained positive gender diversity within its workforce. The overall employee base remained stable, with a continued decline in turnover rates, and no significant fluctuations were observed in staff size or structure.

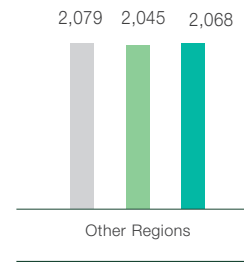
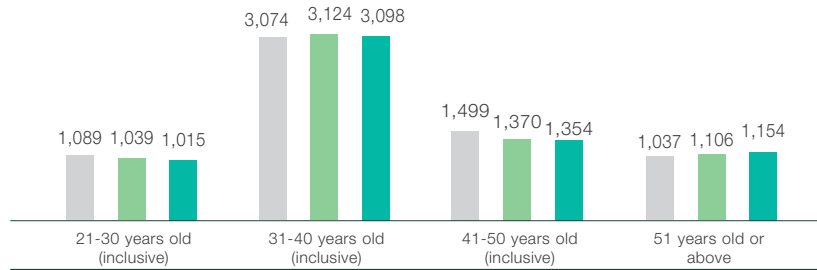
As of the end of the Reporting Period:



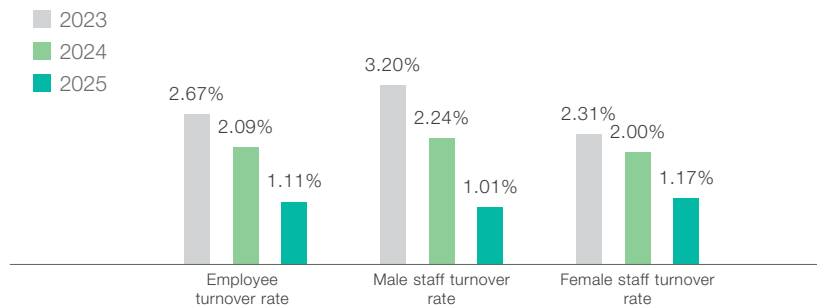
Number of employees by region:



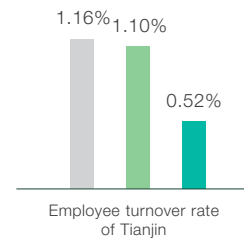
Number of employees by age group:



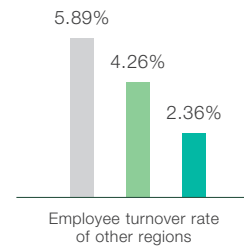
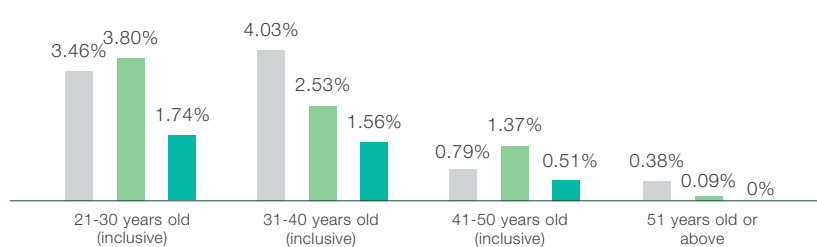
Employee turnover rate by gender:



Employee turnover rate by region:



Employee turnover rate by age group:



Ensuring Compensation and Benefits

The Bank has established a compensation and benefits system centered on safeguarding employee rights and stimulating employee vitality. It adheres to a compensation distribution mechanism that upholds “equal pay for equal work” while being performance-oriented, striking a balance between incentives and accountability. Furthermore, on the basis of legal and regulatory compliance, the Bank has developed a multi-tiered welfare guarantee system, effectively enhancing employees’ sense of belonging and security, thereby achieving coordinated development between the Bank and its employees.

Remuneration System



- Adhering to the principle of “equal pay for equal work”, remuneration is determined based on job value and individual performance, establishing a performance-based compensation system.
- A mechanism balancing incentives with accountability has been developed, utilising compensation tools to align short-term and long-term interests, as well as returns and risks, thereby promoting prudent business operations.

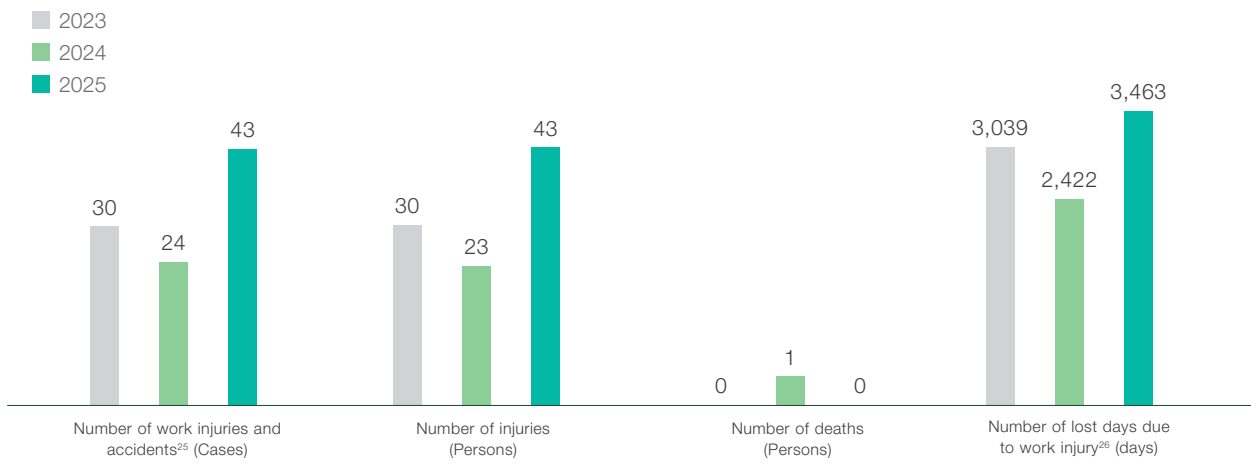
Welfare and Benefits Security



- Full contributions to social insurance and the housing provident fund are made in accordance with legal requirements.
- A multi-tiered security system has been established, offering supplementary benefit plans such as corporate annuities (supplementary elderly care insurance) and supplemental medical insurance.

Strengthening Workplace Health and Safety

The Bank consistently places high priority on employee occupational health, strictly adhering to the Law of the People’s Republic of China on the Prevention and Control of Occupational Diseases and establishing a comprehensive employee health management system. Through targeted health measures such as organising regular physical examinations for all employees, the Bank facilitates early detection and prevention of potential health risks. This not only safeguards employees’ physical and mental well-being across all dimensions but also effectively fosters a positive culture of healthy living and working. To further reinforce its health protection framework, the Bank provides employees with supplementary medical insurance, proactively constructing a multi-tiered occupational health defense mechanism that safeguards employee health from prevention through diagnosis and treatment. This supplementary medical insurance is seamlessly integrated with health examination benefits, forming “encompassing preventive screening, minor illness diagnosis and treatment, and catastrophic illness coverage”, a fully integrated, end-to-end employee health management system. This has substantially alleviated employees’ medical financial burdens.



²⁵ Work injuries and accidents include traffic accidents occurring when the employee is on his/her way to work, to home or to handle business, and accidental injuries such as falls and sprains at workplace during working hours.

²⁶ The number of lost days due to work injury includes the number of working day leaves taken in the reporting year due to work injuries occurring in the reporting year and in the previous year(s).

Fostering Talent Development

Guided by the principle to “motivate high-performers, encourage steady performers, weed out underperformers, and nurture potential successors”, the Bank is dedicated to systematically strengthening its talent foundation by refining institutional frameworks and precisely attracting and cultivating talent in key areas. It has developed a tiered training system covering all employees, systematically enhancing workforce capacity and development potential while consolidating its human resources base. Concurrently, the Bank has scientifically optimised its leadership promotion system, strategically planned leadership talent development, and implemented fast-track promotion mechanisms. These initiatives provide all employees with clear and visible career development paths and continuously reinforce the pipeline of reserve talent, injecting sustained vitality into the Bank’s developmental endeavors.



Improving Talent Management Mechanisms

- Formulated the Work Plan for Enhancing the Competence and Quality of the Cadre and Talent Team of Bank of Tianjin (《天津銀行提升幹部人才隊伍能力素質的工作方案》), deepening the integrated “research, education, training, practice, application, and performance” full-chain cultivation model.
- Revised the Measures for the Management of Professional Qualification Certificates of Bank of Tianjin (《天津銀行員工職業資格證書管理辦法》), expanding the scope of managed professional qualifications and increasing reimbursement standards for learning, thereby encouraging employees to attain professional credentials.



Precise Talent Acquisition and Deployment

- High-End Leadership: Recruiting doctoral graduates and senior research talents.
- Technology Empowerment: Prioritising the recruitment of interdisciplinary tech talents.
- Youth Reserve: Conducting spring and autumn campus recruitment campaigns and internship programs.
- Internal Activation: Implementing cross-departmental placements within the head office and external secondment exchanges.



Tiered and Categorised Training

- Key Leadership: Organised a thematic training course on Party spirit education for principal leaders at the Party School of the Tianjin Municipal Committee of the Communist Party of China.
- Core Cadres: Held a specialised training program on problem-solving capabilities at the Central Party School of the Communist Party of China.
- Grassroots Foundation: Collaborated with leading universities to conduct competency enhancement training programs for frontline management personnel.
- Full Coverage: Launched “Capability and Quality Forums” and online learning platforms accessible to all employees.
- Youth Development: Implemented initiatives including the Young Talent Development Program and the “Youth Talk Show” series.



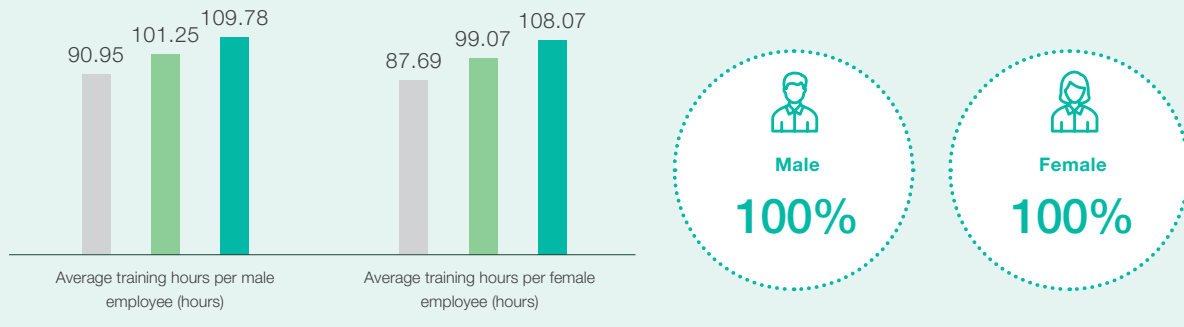
Executive Management System

- Issued relevant policies including the Measures for the Selection and Appointment of Executives of Bank of Tianjin (《天津銀行幹部選拔任用工作管理辦法》), the 2025 Guiding Opinions on Personnel Selection and Appointment of Bank of Tianjin (《天津銀行 2025 年選人用人工作指導意見》), the Measures for Executive Exchange and Rotational Development of Bank of Tianjin (《天津銀行幹部人才交流輪崗鍛煉管理辦法》), and the Position and Rank Management Measures of Bank of Tianjin (《天津銀行職務職級管理辦法》). These initiatives further unblock the channels for cross-functional mobility between management and professional tracks, progressively establishing an executive management system that prioritizes political integrity, centers on performance orientation, and ensures rigorous oversight complemented by organisational support.

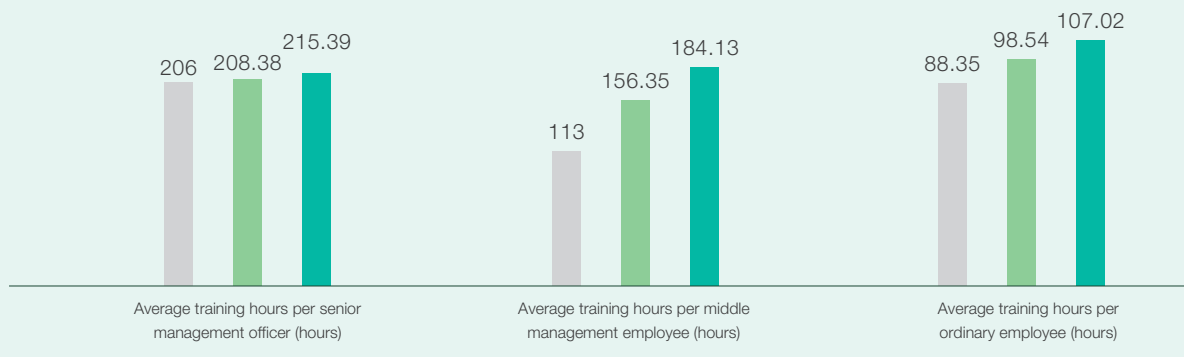
Overview of Employees Trained



Hours of Employees Trained by Gender






Hours of Employees Trained by Category



Building a Supportive and Caring Workplace Together

The Bank has always regarded its employees as its most valuable asset, providing them with solid welfare guarantees and meticulous care and support. Through a variety of cultural activities, the Bank offers employees spiritual enrichment and a sense of emotional belonging, striving to cultivate a “Warm Home” culture filled with respect and compassion.

| Category | Initiatives and Achievements |
|--|--|
|  Employee welfare and benefits | <ul style="list-style-type: none"> Conducted New Year and Spring Festival visit initiatives, reaching 2,156 recipients across five categories, including municipal labor models, employees facing financial difficulties, families of Party members who passed away in service, retired senior officials, and frontline staff, with funds and gifts totaling RMB470,200 were distributed. During traditional festivals such as the Dragon Boat Festival, Mid-Autumn Festival, and Double Ninth Festival, the Bank fulfilled employees’ material needs and reinforced their sense of belonging through measures such as distributing festive supplies and issuing labor union consumption vouchers. |
|  Employee Care and Support | <ul style="list-style-type: none"> Enhanced the development of “Caring Mother Rooms,” with one facility successfully accredited as Caring Mother Room established by Tianjin Federation of Trade Unions during the Reporting Period, significantly enhancing the well-being and sense of fulfillment among female employees. Continued visit efforts for employees hospitalised with serious illnesses, reaching 402 individuals throughout the year, with funds totaling RMB481,700 distributed. |
|  Enriching Cultural Life | <ul style="list-style-type: none"> Leveraged the “Bank of Tianjin Reading Club, Read for Growth” staff library to organize book borrowing experiences, reading discussions, and work insight sharing, activating the Bank’s “research gene”. Hosted a cultural performance gala during the Lantern Festival to consolidate development consensus among employees across the Bank. Successfully organised the 2025 Bank-wide Sports Meet, attracting nearly 2,000 employees to the arena and invigorating team spirit. |

Case Riding the Momentum of the Year of the Snake toward a New Chapter of Shared Success” – Bank of Tianjin Hosts 2025 Lantern Festival Cultural Gala

In February 2025, the Bank successfully held its Lantern Festival Cultural Gala. The event was attended on-site by senior officials, guests, client representatives, and nearly 1,000 employees, with all staff and personnel across the Bank participating simultaneously via cloud video link. During the gala, Bank leaders delivered festive addresses and blessings, while employees showcased their talents through cultural performances. The event was met with a vibrant and enthusiastic atmosphere, which not only enriched employees’ extracurricular cultural lives but also effectively enhanced their sense of belonging and well-being. Through artistic performances, the event vividly demonstrated the Bank’s achievements in advancing high-quality development. This included solid progress in delivering the “five major areas” of finance, fulfilling the important requirements of “achieving four intended goals as planned”, and implementing the strategic deployment of Tianjin’s “Ten Projects”, “Three News” and “Stock, Increment and Quality”. The gala also reflected the Bank’s sustained efforts in deepening the “Double-Five Battles”. Ultimately, it showcased the vibrant, forward-looking spirit of the Bank’s workforce and their unified drive toward future development.



Bank of Tianjin Hosts 2025 Lantern Festival Cultural Gala

APPENDIX

ESG Index

HKEX's Environmental, Social and Governance Reporting Code

| Level | content | Page of disclosure |
|--------------------------------------|--|--------------------|
| | <p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. Note: ① Air emissions include NO_x, SO_x, and other pollutants regulated under national laws and regulations. ② Hazardous wastes are those defined by national regulations.</p> | 56、58 |
| A1 Emissions | A1.1 The types of emissions and respective emissions data. | 58-59 |
| | A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). | 59 |
| | A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). | 59 |
| | A1.5 Description of emissions target (s) set and steps taken to achieve them. | 56-57 |
| | A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target (s) set and steps taken to achieve them. | 56-57、59 |
| | <p>General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.</p> | 58 |
| A2 Use of Resources | A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility). | 58 |
| | A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility). | 58 |
| | A2.3 Description of energy use efficiency target (s) set and steps taken to achieve them. | 56-57 |
| | A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target (s) set and steps taken to achieve them. | 56-58 |
| | A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. | N/A |
| A3 Environment and Natural Resources | <p>General Disclosure Policies on minimising the issuer's significant impact on the environment and natural resources.</p> | 40-44 |
| | A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. | 40-44、56-57、64 |

| Level | content | Page of disclosure |
|-----------------------------|---|--------------------|
| B1 Employment | General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. | 80-85 |
| | B1.1 Total workforce by gender, employment type (for example, senior management, middle management employees), age group and geographical region. | 81 |
| | B1.2 Employee turnover rate by gender, age group and geographical region. | 81 |
| B2 Health and Safety | General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. | 82 |
| | B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. | 82 |
| | B2.2 Lost days due to work injury. | 82 |
| | B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored. | 82 |
| B3 Development and Training | General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer. | 83 |
| | B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management). | 84 |
| | B3.2 The average training hours completed per employee by gender and employee category. | 84 |
| B4 Labour Standards | General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. that have a significant impact on the issuer. | 80 |
| | B4.1 Description of measures to review employment practices to avoid child and forced labour. | 80 |
| | B4.2 Description of steps taken to eliminate such practices when discovered. | 80 |

| Level | content | Page of disclosure |
|----------------------------|---|--------------------|
| B5 Supply Chain Management | General Disclosure Policies on managing environmental and social risks of the supply chain. | 57 |
| | B5.1 Number of suppliers by geographical region. | 57 |
| | B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored. | 57 |
| | B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. | 57 |
| | B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. | 57 |
| B6 Product Responsibility | General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. | 74 |
| | B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons. | N/A |
| | B6.2 Number of products and service related complaints received and how they are dealt with. | 74 |
| | B6.3 Description of practices relating to observing and protecting intellectual property rights. | 34 |
| | B6.4 Description of quality assurance process and recall procedures. | N/A |
| | B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored. | 74 |
| B7 Anti-corruption | General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. | 27 |
| | B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases. | 27 |
| | B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored. | 27 |
| | B7.3 Description of anti-corruption training provided to directors and staff. | 27 |
| B8 Community Investment | General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take the communities' interests into consideration. | 78 |
| | B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, and sports). | 78、79 |
| | B8.2 Resources contributed (e.g. money or time) to the focus area. | 12、78 |

| Level | content | Page of disclosure |
|--|---|--------------------|
| D Governance of Climate-Related Disclosures | <p>Governance</p> <p>(a) Information on the governance body(ies) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities.</p> <p>(b) Management's role in the governance processes, controls and procedures to monitor, manage and oversee climate-related risks and the underlying.</p> | 60 |
| D Climate-Related Disclosure Strategy | <p>Climate-related risks and opportunities</p> <p>Business model and value chain</p> <p>Strategy and decision making</p> <p>Financial Position, Financial Performance and Cash Flow</p> <p>Climate resilience</p> | 61-64 |
| D Climate-Related Disclosure Risk Management | <p>Risk Management</p> <p>(a) The processes and related policies for identifying, assessing, prioritising and monitoring climate-related risks and opportunities by the issuer.</p> <p>(b) The processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities by the issuer (including information on the issuer's availability and how it uses climate-related scenario analysis to identify climate-related opportunities); and</p> <p>(c) How and to what extent the process for identifying, assessing, prioritising and monitoring climate-related risks and opportunities is integrated into the issuer's overall risk management process.</p> | 65 |
| D Climate-Related Disclosure Metrics and Targets | <p>Greenhouse gas emissions</p> <p>Climate-related transition risks</p> <p>Climate-related physical risks</p> <p>Climate-related opportunities</p> <p>Capital deployment</p> <p>Internal carbon price</p> <p>Remuneration</p> <p>Industry-based metrics</p> <p>Climate-related targets</p> <p>Applicability of cross-industry metrics and industry-based metrics</p> | 66-69 |

REPORT VERIFICATION

INDEPENDENT LIMITED ASSURANCE REPORT

DTT(26)BAR00009

To the Board of Directors of Bank of Tianjin Co., Ltd.:

We have been engaged to perform a limited assurance engagement on selected 2025 Key ESG Indicators (the “Selected Indicators”) in the 2025 Sustainable Information Disclosure Report (the “Sustainability Report”) prepared by Bank of Tianjin Co., Ltd. (the “Bank”).

Subject Matters for Limited Assurance

The subject matters of this assurance engagement include the following Selected Indicators in the 2025 Sustainable Information Disclosure Report:

- Growth rate of loan balance for technology innovation enterprises (%)
- Balance of green loans (RMB100 million)
- Green bond investment amount (RMB100 million)
- Green bond underwriting amount (RMB100 million)
- Balance of loans to the elderly care industry (RMB100 million)
- The number of certified elderly-friendly service outlets (outlets)
- Number of video conferences (times)
- Gasoline consumption (Litre)
- Diesel consumption (Litre)
- Natural gas consumption (Cubic meter)
- Purchased electricity (MWh)
- Purchased heat (GJ)
- Consumption of water distributed via municipal water supply (Tonne)
- Office paper consumption (Tonne)
- GHG emissions (scope 1) (Tonnes of CO₂e)
- GHG emissions (scope 2) (Tonnes of CO₂e)
- GHG emissions (scope 3) (Tonnes of CO₂e)
- Employee business travel (Tonnes of CO₂e)
- Employee commuting (Tonnes of CO₂e)
- Financial literacy awareness activities (times)
- Volunteer activities (times)
- External donations (RMB10 thousand)
- Number of employee training sessions conducted (sessions)

Our limited assurance engagement does not extend to information in respect of any earlier period or to any other information included in the 2025 Sustainable Information Disclosure Report of the Bank for the year ended 31 December 2025.

Applicable Criteria

The applicable criteria used by the Bank in the preparation of the Selected Indicators are set out in the 2025 Sustainable Information Disclosure Report.

Responsibility of Management and Those Charged with Governance

The management of the Bank is responsible for the preparation of the Selected Indicators in accordance with the applicable criteria. This responsibility includes designing, implementing, and maintaining internal control relevant to the preparation of the Selected Indicators that is free from material misstatement, whether due to fraud or error.

Those charged with governance are responsible for overseeing the reporting process.

Inherent Limitations of Applicable Criteria

We draw attention of the users of this report to the fact that there is no generally accepted evaluation and measurement basis for the preparation of non-financial information, which may affect the comparability of ESG information between entities and over time.

Our Independence and Quality Management

We have complied with the independence and other ethical requirements of the *International Code of Ethics for Professional Accountants (including International Independence Standards)* issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior.

Our firm applies *International Standard on Quality Management 1*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our Responsibilities

Our responsibility is to perform limited assurance in accordance with the *International Standard on Assurance Engagements 3000 (Revised) – Assurance Engagements other than Audits or Reviews of Historical Financial Information*. We express assurance conclusions with limited assurance on whether the Selected Indicators in the 2025 Sustainable Information Disclosure Report have

been prepared in all material respects in accordance with the applicable criteria.

Assurance Approach

The procedures performed in a limited assurance engagement substantially vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Therefore, the level of assurance obtained by limited assurance was less than reasonable assurance. We do not provide reasonable assurance that the Selected Indicators in the 2025 Sustainable Information Disclosure Report were disclosed in all material respects in accordance with the applicable criteria. Our assurance included identifying areas where Selected Indicators for 2025 may be materially misstated in the 2025 Sustainable Information Disclosure Report, designing, and implementing assurance procedures to address these identified areas, and obtaining evidence accordingly. The assurance procedures we carried out depend on our professional judgment and risk assessments of assurance.

We carried out the following assurance procedures:

- Interviewed the Bank's management and staff responsible for information collection, consolidation and disclosure to understand the process of reporting in relation to these Selected Indicators;
- Tested relevant supporting documents on a sample basis;
- Performed analytical procedures on Selected Indicators;
- Recalculated Selected Indicators on a sample basis.

Limited Assurance Conclusions

Based on the above work performed and the evidence we have obtained, nothing has come to our attention that would lead us to believe that there is any material misstatement related to the Selected Indicators in the 2025 Sustainable Information Disclosure Report prepared in accordance with the applicable criteria.

Use of Independent Limited Assurance Report

This independent limited assurance report is solely for the purpose of preparing the 2025 Sustainable Information Disclosure Report, and is not suitable and cannot be used for other purposes. We do not assume responsibility or accept liability to any other person or third party other than the Bank's Board of Directors for this report.

This is the English translation of the Independent Limited Assurance Report in Chinese version. If there is any conflict between the translated and Chinese version, the Chinese version shall prevail.

Deloitte Touche Tohmatsu Certified Public Accountants LLP

Shanghai, China
30 March 2026

Appendix: Compilation Criteria

The following standards are prepared in accordance with the requirements of Appendix C2 Environmental, Social and Governance (ESG) Reporting Code to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Growth rate of loan balance to technology innovation enterprises (%): The growth rate of loan balance to technology innovation enterprises in the Sustainability Report refers to the growth rate of loan balance to technology innovation enterprises issued by Bank of Tianjin Head Office and all branches as of December 31, 2025 compared with December 31, 2024. The loan of technology innovation enterprises shall be reported and explained in accordance with *S70 Statistical Monitoring Form for Technology Finance and Investment-Loan Linkage (NAFR Statistical Report No. S70)*. The calculation formula: (loan balance of technology and innovation-based enterprises at the end of 2025 – loan balance of technology and innovation-based enterprises at the end of 2024)/loan balance of technology and innovation-based enterprises at the end of 2024 × 100%.

Balance of green loans (RMB100 million): The balance of green loans in the Sustainability Report refers to the balance of green loans in Bank of Tianjin Head Office and all branches as of December 31, 2025. Green loan refers to the loans that financial institutions give to enterprises (public institutions) as legal persons, other organizations or individuals that can be used as borrowers according to national regulations in order to support economic activities such as environmental improvement, climate change response and resource conservation and efficient utilization. For the specific scope, please refer to the *Notice of the Statistics and Analysis Department of the People's Bank of China on Adjusting the Special Statistics on Green Loans and the Catalogue of Green Finance-Supported Projects (2025 Edition)*.

Green bond investment amount (RMB100 million): The green bond investment amount in the Sustainability Report refers to the amount of bond instruments invested by the head office and all branches of Bank of Tianjin for the year ended 31 December 2025, that will use the proceeds to fund green projects that meet the specified conditions or refinance these projects.

Green bond underwriting amount (RMB100 million): The green bond underwriting amount in the Sustainability Report refers to the amount of bond instruments underwritten by the head office and all branches of Bank of Tianjin for the year ended 31 December 2025, that will use the proceeds to fund green projects that meet the specified conditions or refinance these projects.

Balance of loans to the elderly care industry (RMB100 million): The balance of loans to the elderly care industry in the Sustainability Report refers to the balance of loans issued by head office and all branches of Bank of Tianjin to the elderly care industry during the period from January 1, 2025 to December 31, 2025. The investment field and identification standard shall be implemented according to the *Statistical Classification of the Elderly Care Industry (2020) (Order No. 30 of the National Bureau of Statistics)*.

The number of certified elderly-friendly service outlets (outlets): The number of certified elderly-friendly service outlets in the Sustainability Report refers to all branches of Bank of Tianjin that have obtained the Aged Appropriate Service Bank Outlets Service Authentication Certificate as of December 31, 2025.

Number of video conferences (times): The number of video conferences in the Sustainability Report refers to the number of meetings held by employees of the head office and all branches of Bank of Tianjin, Co., Ltd (hereafter referred to as "Bank of Tianjin Financial Leasing"), Ningxia Yuanzhou Jinhui County Bank Co., Ltd. and Ningxia Tongxin Jinhui County Bank Co., Ltd (together "Country Banks") through the video conference system of Bank of Tianjin for the year ended 31 December 2025.

Gasoline consumption (Litre): The gasoline consumption in the Sustainability Report refers to the gasoline consumption purchased by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025.

Diesel consumption (Litre): The diesel consumption in the Sustainability Report refers to the diesel consumption purchased by Bank of Tianjin Head Office and all branches of Bank of Tianjin, Tianjin Financial Leasing and Country banks from January 1, 2025 to December 31, 2025.

Natural gas consumption (Cubic meter): The natural gas consumption in the Sustainability Report refers to the consumption of purchased natural gas by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025.

Purchased power (MWh): The purchased power in the Sustainability Report refers to the power consumption purchased by Bank of Tianjin Head Office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country banks from January 1, 2025 to December 31, 2025.

Purchased heat (GJ): The purchased heat in the Sustainability Report refers to the consumption of purchased heat by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025.

Consumption of water distributed via municipal water supply (Tonne): The consumption of water distributed via municipal water supply in the Sustainability Report refers to the consumption of water distributed via municipal water supply of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025.

Office paper consumption (Tonne): The office paper consumption in the Sustainability Report refers to the consumption of office paper used by head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country banks from January 1, 2025 to December 31, 2025.

GHG emissions (scope 1) (Tonnes of CO₂e): The GHG emissions (scope 1) in the Sustainability Report refer to the direct greenhouse gas emissions (scope 1) generated within the operating boundaries of Bank of Tianjin Head Office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country banks from January 1, 2025 to December 31, 2025, mainly from natural gas, gasoline and diesel. The emission factors refer to *The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)* issued by World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), *the Sixth Assessment Report issued* by Intergovernmental Panel on Climate Change (IPCC), and *Guidelines for Accounting and Reporting of Greenhouse Gas Emissions by Public Building Operation Units (Enterprises) (Trial)* issued by National Development and Reform Commission (NDRC).

GHG emissions (scope 2) (Tonnes of CO₂e): The GHG emissions (scope 2) in the Sustainability Report refer to the indirect greenhouse gas emissions (scope 2) generated within the operating boundaries of Bank of Tianjin Head Office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country banks during the period from January 1, 2025 to December 31, 2025, which mainly come from purchased electricity and purchased heat, and are calculated by the “location-based” method. For emission factors, please refer to *Appendix 2: Reporting Guidance on Environmental KPIs* issued by the Stock Exchange of Hong Kong Limited (HKEX), NDRC’s *Guidelines for Accounting and Reporting of Greenhouse Gas Emissions by Public Building Operation Units (Enterprises) (Trial)*, and *Announcement on Issuing the 2023 National Power Carbon Footprint Factor Data* issued by Ministry of Ecology and Environment (MEE).

GHG emissions (scope 3) (Tonnes of CO₂e): The GHG emissions (scope 3) in the Sustainability Report refer to the indirect greenhouse gas emissions (scope 3) generated within the operating boundaries of Bank of Tianjin Head Office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country banks during the period from January 1, 2025 to December 31, 2025. These emissions specifically arise from purchased goods and services (tap water, office paper), employee business travel, and employee commuting. The emission factors adopted are based on the Tianjin Financial Institutions Carbon Accounting Guide (2025), China Products Carbon Footprint Factors Database (2022) and China Products Carbon Footprint Factors Database (CPCD). Regarding business travel and employee commuting, please note that these figures include data from the Head Office only.

Employee business travel (Tonnes of CO₂e): The carbon emissions of employee business travel in the Sustainability Report refer to the emissions generated by employee business travel of Bank of Tianjin Head Office from January 1, 2025 to December 31, 2025.

Employee commuting (Tonnes of CO₂e): The carbon emissions from employees’ commuting in the Sustainability Report refer to the emissions from employees’ commuting in Bank of Tianjin Head Office from January 1, 2025 to December 31, 2025.

Financial literacy awareness activities (times): The financial literacy awareness activities in the Sustainability Report refers to the number of financial literacy awareness activities systematically recorded as conducted through offline channels by Bank of Tianjin Head Office and all branches of Bank of Tianjin during the period from January 1, 2025 to December 31, 2025.

Volunteer activities (times): Volunteer activities in the Sustainability Report refers to the number of volunteer activities carried out by employees of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and County Bank through systematic statistics for the year ended 31 December 2025.

External donations (RMB10 thousand): The external donations in the Sustainability Report refers to the total amount of external donations paid by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025.

Number of employee training sessions conducted (sessions): The number of employee training sessions conducted in the Sustainability Report refer to the cumulative number of employee training sessions conducted by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2025, according to the system statistics. The data includes online and offline employee training sessions.

Reader's Feedback

Thank you for reading the Report. In order to ensure effective communication with you and other stakeholders, and continuously improve the performance of environmental and social responsibility and preparation of social responsibility report by our Bank, we look forward to hearing your valuable opinions and suggestions. You are welcome to comment via the following contact channels:

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Please share your comments with us:

1. What is your overall impression of this Report?

Excellent Good Average Poor

2. What do you think of the clarity, accuracy and completeness of the information and data disclosed in this Report?

Excellent Good Average Poor

3. How comprehensively do you think this Report reflects the economic responsibilities assumed by our Bank?

Excellent Good Average Poor

4. How comprehensively do you think this Report reflects the environmental responsibilities assumed by our Bank?

Excellent Good Average Poor

5. How comprehensively do you think this Report reflects the social responsibilities assumed by our Bank?

Excellent Good Average Poor

6. How do you think this report responds to the expectations and demands of the Bank's stakeholders?

Excellent Good Average Poor

7. How reader-friendly is this Report in terms of design and layout?

Excellent Good Average Poor

8. Which aspect covered in this Report do you think needs to be improved most?

Excellent Good Average Poor

9. Is there any matter that you would like to know but is not disclosed in this Report?

10. Your opinions and suggestions on the Bank's social responsibility work and preparation of this Report:



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