



# 2025

## ESG REPORT OF CHINA BOHAI BANK

# Notes on Reporting

## I. Reporting Scope

This report focuses on CHINA BOHAI BANK CO., LTD. and covers the Bank's headquarters, branches and subsidiaries. Due to the need for expression, such terms as "China Bohai Bank", "the Bank" and "we" or "us" are used in this report.

This report is the fifteenth ESG (Corporate Social Responsibility) Report issued by CHINA BOHAI BANK CO., LTD. This report is an annual report covering the period between January 1, 2025 and December 31, 2025.

The previous report was issued in April 2025.

## II. Principles of Preparation

(I) As the Bank is an enterprise listed on the Main Board of the Stock Exchange of Hong Kong (stock code: 09668), this report complies with the principles of preparation under the Environmental, Social and Governance Reporting Code of the Stock Exchange of Hong Kong and the Guidelines for Sustainable Information Disclosure by Financial Institutions (Trial) of the People's Bank of China (中國人民銀行《金融機構可持續信息披露指南(試用)》) .

1. Materiality: The indicators used in this report are highly relevant to key ESG issues. This report discloses the ESG materiality assessment efforts through "ESG Issues Identification", "Materiality Analysis on ESG Issues", "ESG Communication" and other sections.

2. Integrity: This report fully discloses the Bank's ESG performance for the year involved, helping stakeholders understand the necessary information regarding the Bank's sustainability.

3. Quantitative: This report adopts a quantitative method for the measurement and disclosure of applicable key performance indicators. Details are set out in sections such as "ESG Performance".

4. Balance: This report strictly adheres to the principles of objectivity, truthfulness and accuracy of disclosure to avoid errors or omissions that may inappropriately affect the reader. Based on the Bank's actual conditions, this report can effectively reflect the Bank's performance in relevant topics and can be collected through the Bank's existing management system.

5. Consistency: (I) This report maintains the consistency of statistical methodology and basis of key ESG performance with those of the prior year. Footnotes and explanation are made for indicators in which different statistical methodology and basis are applied.

(II) For various indicators of the Environmental, Social and Governance Reporting Code in relevant sections of this report, please refer to the section headed "Index of the Environmental, Social and Governance Reporting Code of the Stock Exchange".

(III) This report also refers to the Corporate Sustainability Disclosure Standards – Basic Standards (Trial) issued by the Ministry of Finance of the People's Republic of China's and Corporate Sustainability Disclosure Standard No. 1 – Climate (Trial), the International Financial Reporting Standard S2 – Climate-Related Disclosures issued by the International Sustainability Standards Board (ISSB), and the GRI Standards issued by the Global Sustainability Standards Board (GSSB).

### **III. Approval of the Report**

This report has been reviewed and approved by the office meetings of the president and the Board of Directors of the Bank when it is released to the public.

### **IV. Data Description**

Unless otherwise stated, the financial data in this report are derived from the Bank's 2025 Financial Report, some of which involve data of other years. Unless otherwise specified, all currencies involved in this report are RMB.

The data on the balance of agriculture – related loans, the balance of inclusive finance loans, and the balance of green credit in this report are sourced from the regulatory statements submitted by the Bank to the National Financial Regulatory Administration (NFRA). Given the nature of individual loan projects and the classification requirements for regulatory returns prescribed by the NFRA, certain loan projects may overlap among the outstanding balances of these three loan categories.

### **V. Guarantee Method**

To ensure the authenticity and reliability of this report, an independent third-party firm, Deloitte Touche Tohmatsu Certified Public Accountants LLP, conducted assurance procedures on selected indicators of this report in accordance with the requirements of the International Standard on Assurance Engagements 3000 (Revised): Assurance Engagements Other than Audits or Reviews of Historical Financial Information, and issued a limited assurance conclusion on those selected indicators.

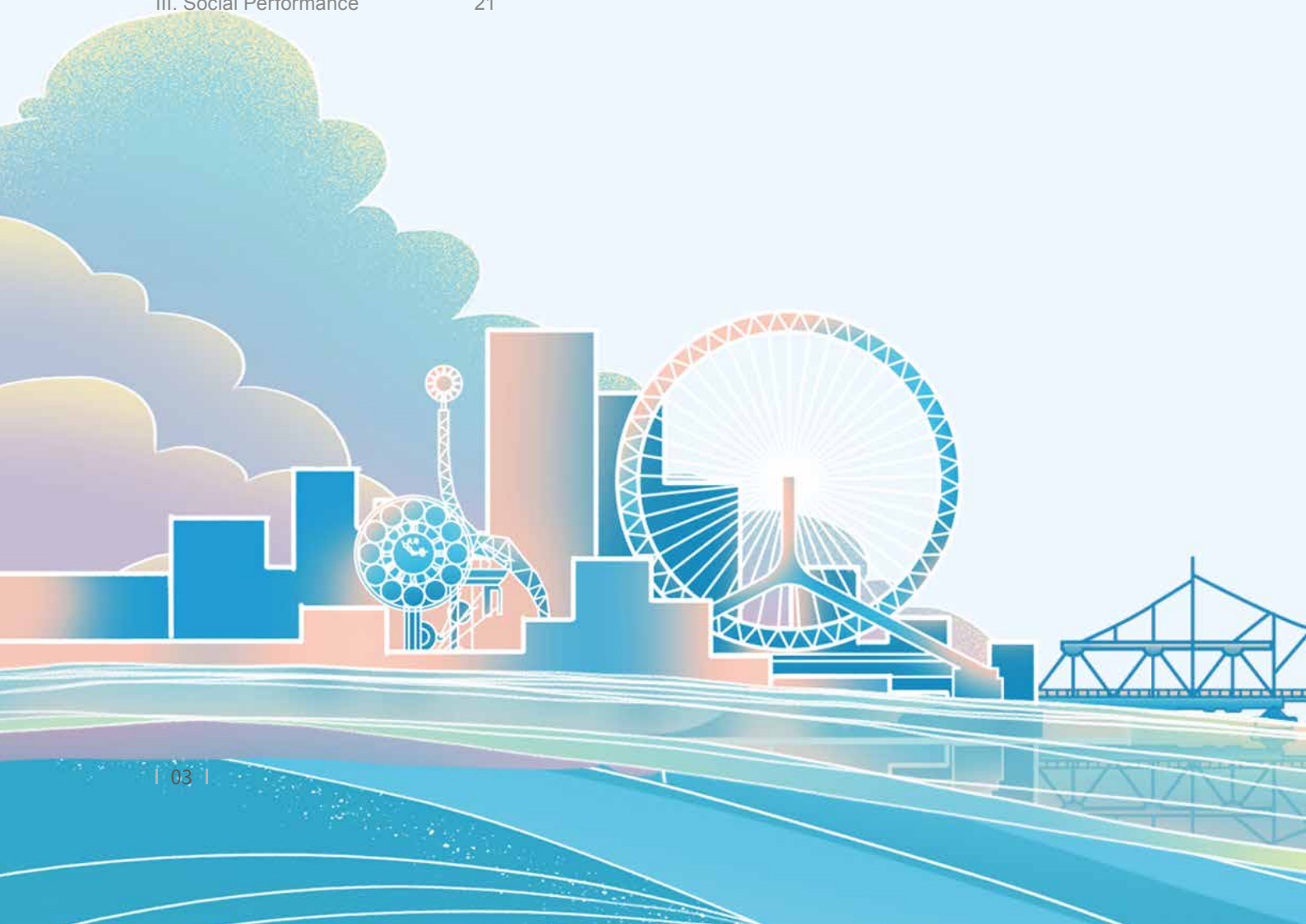
### **VI. Form of Publication**

This report is published in electronic form and can be viewed on the Bank's official website (<http://www.cbhb.com.cn>).

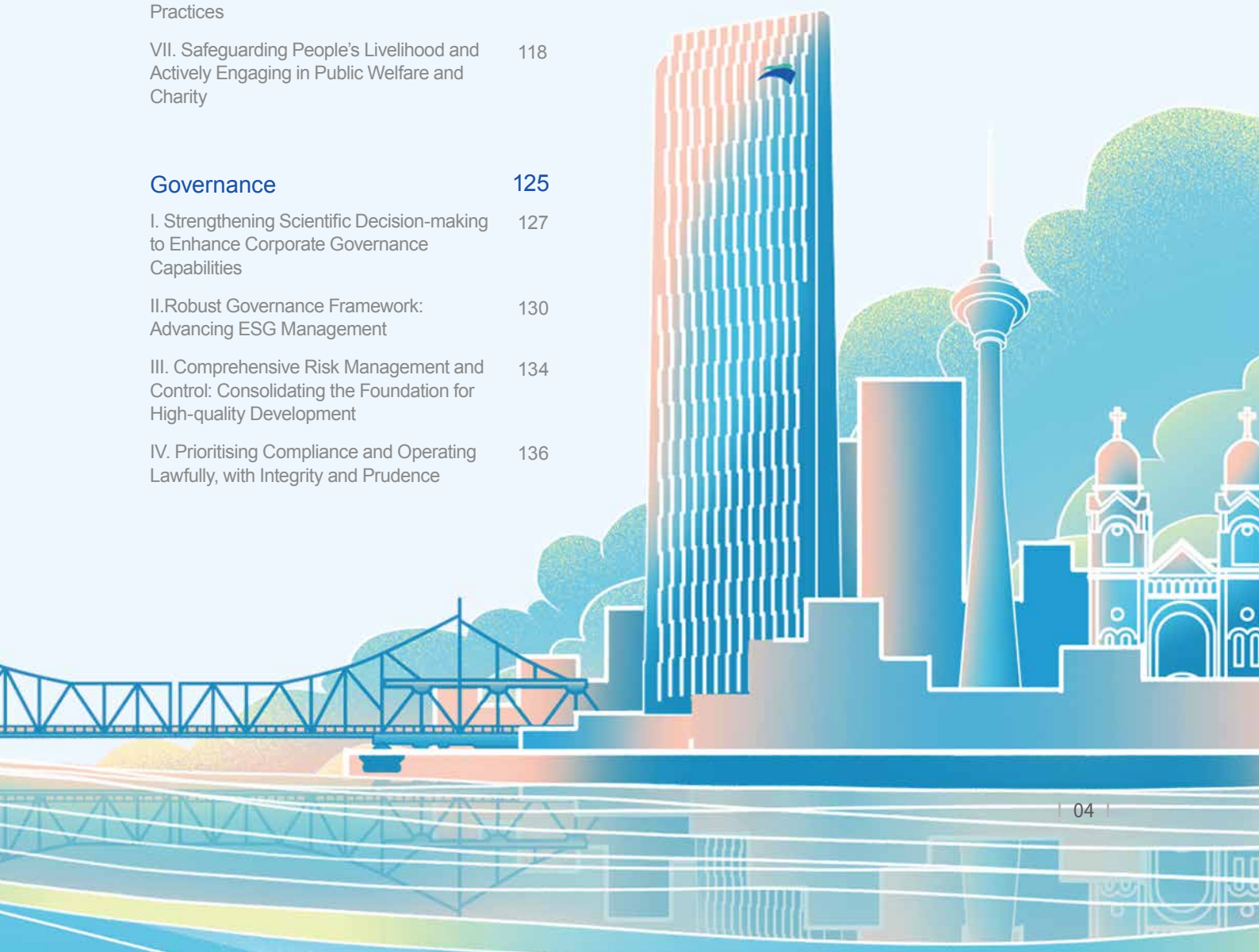


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# Chairman's Statement

"Adhering to high-quality development" is a fundamental principle that must be followed during the 15th Five-Year Plan period for economic and social development. Guided by Xi Jinping Thought on Ecological Civilization, China has been continuously improving its macro-level policies, regulatory rules and disclosure requirements for sustainable development to promote economic, social and environmental sustainability. In 2025, the Ministry of Finance officially issued Corporate Sustainable Disclosure Standard No.1-Climate following the release of Basic Principles for Corporate Sustainable Disclosure; the People's Bank of China formulated the Guidelines for Sustainable Information Disclosure by Financial Institutions, setting higher requirements for the sustainable development of enterprises and financial institutions, pointing out the way forward, and providing important guidance. China Bohai Bank remains committed to its original aspiration of high-quality development, and deepens its efforts in ESG governance and practices, writing a new chapter of high-quality development with a sense of responsibility.

**Deepening connotation-driven development and promoting distinctive transformation.** The year of 2025 marks a significant milestone in China Bohai Bank's 20-year journey of dedicated progress, and serves as a new starting point for comprehensively advancing high-quality development. We remain committed to a dual-engine approach of connotation-driven development and distinctive transformation. Guided by the political-based and people-centered principles of financial work, we steadfastly pursue the path of finance with Chinese characteristics. We deepen efforts to implement the "Nine-Five-Three-One" strategy, solidly advance the transformation of the "Nine Major Banks", the construction of the "Five Factories" and the reform of the "Three Systems," and fully undertake the "key tasks" of serving national strategies and Tianjin's development by building a methodological system encompassing branch "basic laws," industry-focused banking and fintech, in a way that achieves significant growth in distinctive sectors such as supply chain, investment banking and cross-border finance. We have consecutively received "dual investment-grade" ratings from S&P and Moody's.

**Upholding our primary responsibilities and principal operations with a focus on five priorities.**

We are committed to our primary responsibilities and principal operations by proactively taking on our duties to make solid strides in advancing the "five priorities" of financial services. We strengthen fintech by enriching our "Tech Series" product portfolio to inject financial momentum into innovation-driven development. With the goal of "striving to become a first-class comprehensive green finance services provider", we enhance green finance governance and integrate climate-related environmental risks into our comprehensive risk management framework, steadily moving forward to expand and improve green initiatives. We innovate development models for inclusive finance by focusing on ecosystem-based scenarios and digital transformation to broaden coverage and deliver tangible benefits. We establish a structured model for pension finance, continuously expanding our pension product offerings and providing fund management, investment, and financing services across sectors such as health industries and elderly care services. We drive digital transformation by building a robust digital infrastructure, accumulating strong momentum for high-quality development. We establish a systematic elderly care financial service model by continuously expanding our pension product offerings and providing fund management, investment and financing services across sectors such as health industry and elderly care services. We drive digital transformation by building a digital system foundation, accumulating strong momentum for high-quality development.

**Acting on the original aspiration of finance to serve new regional development.** We keep firmly in mind the original aspiration and mission of contributing to the nation through finance, and deepen our efforts to serve major national strategies for regional development. We provide strong support for the implementation of major initiatives such as the coordinated development of the Beijing-Tianjin-Hebei region, the integration of the Yangtze River Delta, the development of the Guangdong-Hong Kong-Macao Greater Bay Area, and the construction of the Hainan Free Trade Port. As a locally incorporated financial institution, we remain committed to our responsibilities by optimizing the allocation of financial resources. We pursue quality and long-term value to empower the “Three Upgrades”, and foster originality through innovation and quality enhancement. In doing so, we align our efforts with the high-quality economic and social development of Tianjin in serving the overall situation, achieving mutual reinforcement and shared progress.

**Optimizing the service ecosystem and focusing on public concerns to benefit people's livelihoods.** We adhere to a customer-centric approach, deeply explore the value of the customer ecosystem, and strengthen our product and service advantages, to continuously improve the convenience and accessibility of financial services. By closely aligning with corporate needs and public concerns, we reinforce, we strengthen innovation-driven development, optimize the service ecosystem, and dynamically iterate and update our product matrix through launching independently innovative products such as “CBHB Treasury (渤銀司庫)”, and further deepening our “supply chain finance” service system. We build a consumer scenario financial ecosystem to channel financial resources to support public consumption; and vigorously promote the third-generation social security card to support the high-quality development of a diversified public service system. “CBHB Wealth Management” ranks among the top in the industry in terms of investment capabilities, and its brand influence is steadily increasing. We have released a series of thematic bond indices on new productivity and technological innovation, gaining increasing market recognition and professional influence.

**Strengthening governance capabilities to support high-quality development.** We consistently prioritize risk prevention and control, so as to build a robust risk control and compliance defense line. We continuously work to enhance our comprehensive risk management, compliance management and audit supervision systems to solidify a safety barrier for high-quality development. We further improve our corporate governance system and information disclosure mechanisms, increase the effectiveness of the Board of Directors' performance, strengthen its ESG management capabilities, and refine ESG management and strategic planning. We deepen education on ethical conduct and the fight against corruption, advancing the comprehensive and strict governance of the Party with rigorous tones, measures and atmosphere, safeguarding high-quality development through efficient governance.

Embarking on the new journey of the 15th Five-Year Plan period, China Bohai Bank will continue to follow the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and fully implement the spirit of the Fourth Plenary Session of the 20th CPC Central Committee, to inject new vitality into the comprehensive, coordinated and sustainable development of the economy and society, thus contributing to accelerating the construction of a strong financial country.

**WANG Jinhong**  
**Secretary of the Party Committee and Chairman of**  
**CHINA BOHAI BANK CO., LTD.**  
**March 2026**

# President's Statement

In 2025, we fully implemented the spirit of the 20th CPC National Congress and all plenary sessions of the 20th Central Committee, thoroughly studied and implemented General Secretary Xi Jinping's series of important expositions on financial work and his important speech during his inspection of Tianjin. We adhered to the principles of pursuing progress while ensuring stability, promoting stability through progress, upholding fundamental principles and breaking new ground and establishing the new before abolishing the old. Through systematic implementation of the "Nine-Five-Three-One" strategy, we achieved new results and made new breakthroughs in advancing sustainable development.

**Deepening efforts to solidify the "five priorities" of finance.** We expanded service channels, strengthened credit issuance, and made strategic moves in the "technology board" of the bond market, establishing distinctive strengths in technology finance. We focused on key industries, broadened financing channels, and improved the quality and quantity of green finance. We developed inclusive supply chain finance and promoted the digitalization of inclusive finance products, reinforcing the growth trajectory of inclusive finance. We advanced the development of the "three-pillar" accounts, and enriched our pension product offerings to systematically deepen our presence in pension finance. Under the "digital and intelligent" guidance, we consolidated our digital foundation, drove deep integration between business and digitalization, which enabled us to achieve notable results in digital finance. In 2025, the Bank became one of the first ten corporate banks to issue technology innovation bonds. The balance of loans to technology-based enterprises grew by 54.3%; the balance of green loans increased by 36.77%; and the growth rate of the balance of inclusive loans outpaced that of the Bank's general loans, with the balance of loans to agriculture, forestry, animal husbandry, and fisheries rising by 41.3%. We issued the first batch of pension-themed bonds in the market. Successfully put into operation the new-generation distributed core banking system, Phase I of the loan center under the counter channel system, the main project of the new-generation treasury business management system, and the core functions of the data lake system.

**Delivering tangible results in serving the overall development.** With a strong sense of commitment to the nation's priorities, we closely aligned with national strategies for regional coordinated development. Focusing on core regions rich in new quality productive forces, such as the Beijing-Tianjin-Hebei region, the Yangtze River Delta, and the Guangdong-Hong Kong-Macao Greater Bay Area, we focused on regional landmark industrial clusters and provided financial services through a "head office coordination + regional collaboration" model. We collaborated with regional science and technology innovation parks to promote deep integration of "favorable policies + financial support + industrial resources", and conducted in-depth research and development in areas such as the digital economy, green and low-carbon initiatives and biomedicine, providing robust financial momentum for high-quality development. In 2025, the financing balance supporting the coordinated development of the Beijing-Tianjin-Hebei region grew by 25.8%. We also launched a joint quote basket for science and technology innovation bonds issued by enterprises in the Beijing-Tianjin-Hebei region, which was the first of its kind nationwide and the first basket for science and technology innovation bonds in the Beijing-Tianjin-Hebei region.

**Improving quality and efficiency to promote connotation-driven development.** We deeply practice the financial culture with Chinese characteristics, firmly uphold the people-centered value orientation, and remain committed to the path of connotation-driven development. Financial innovation gathered momentum and began to yield transformative results, resulting in a double improvement in the quality

and efficiency of financial services. The Bank's supply chain model has gained momentum and scaled up, serving over 1,500 inclusive finance clients. Treasury services broke new ground and provided strong support, winning the "Sinan Award - Outstanding Bank in Corporate Treasury Development in China ( 司南獎 - 中國司庫建設優秀銀行 )" and the "Treasury Award - Innovation Excellence in Treasury Services ( 財資獎 - 最佳司庫服務創新銀行 )". The "account-oriented bank" initiative progressed steadily, the "wealth management bank" improved both quality and efficiency, and the "ecosystem-based bank" accelerated its development, bringing high-quality digital financial services to thousands of enterprises and households. At the same time, we further strengthened the institutional framework for "Big Consumer Protection ( 大消保 )", continued to consolidate its management system for consumer rights protection. We inaugurated a distinctive "Fengqiao Experience Office", demonstrating our sense of responsibility in serving the public through finance.

**Strengthening governance and reinforcing risk control barriers.** We established a risk appetite governance mechanism characterized by "four-dimensional integration, vertical connectivity and horizontal coordination", and formulated over 20 foundational risk management policies, including ESG risk management. We actively refined risk management processes, upgraded the risk management system, expanded the application of risk management models, and placed particular emphasis on strengthening operational risk management. These efforts resulted in sustained optimization of the credit structure and effective asset quality control. We continued to reinforce the foundation of compliance, steadily advanced law-based corporate governance, and deepened the integration of the rule of law with business management. We have woven a tight "protective net" for anti-money laundering and precise governance of the funding chain of telecommunications and online fraud to maintain financial order and protect the people's "wallets". With unwavering resolve, we promoted integrity and enforced discipline, and integrated the construction of the "Three Non-Corruptions" mechanism with serving the real economy and preventing and resolving financial risks, thereby safeguarding sustainable development.

**Remembering our roots and practicing philanthropy through finance.** The year 2025 marked the 20th anniversary of China Bohai Bank. Throughout our journey, we have drawn nourishment from the great process of economic and social development, while remaining dedicated to giving back to society and continuously injecting positive and benevolent energy into society and people's livelihoods. In 2025, the Bank's total charitable donations amounted to RMB14.75 million. Its employee volunteer teams actively participated in serving the Shanghai Cooperation Organization Summit and received commendations from the Tianjin Municipal Committee of the Communist Party of China and the Tianjin Municipal People's Government.

As the 15th Five-Year Plan period begins, China Bohai Bank embarks on a new phase of development. We will fully, accurately apply the new development philosophy in an all-round way, adhere to the general principle of pursuing progress while ensuring stability, enhance quality through innovation in serving the real economy, and accelerate the development of new quality productive forces, striving to become a "value bank" with high-quality development.

**QU Hongzhi**  
**Deputy Secretary of the Party Committee and President of**  
**CHINA BOHAI BANK CO., LTD.**  
**March 2026**

# About China Bohai Bank



## Introduction to the Bank

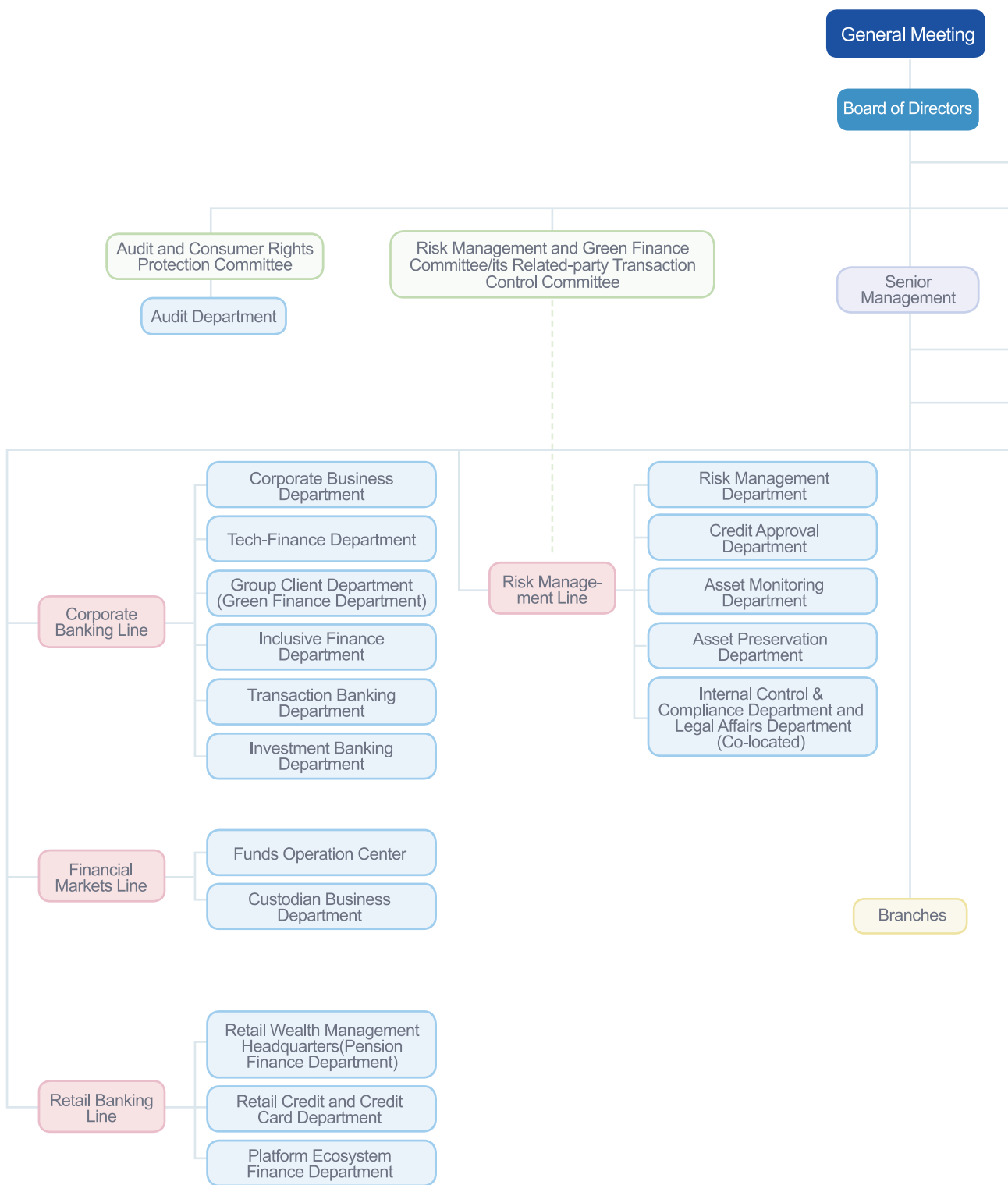
China Bohai Bank Co., Ltd. (“China Bohai Bank”) is the only newly established national joint-stock commercial bank since the amendment to the PRC Commercial Banking Law in 2003, and the first national joint-stock commercial bank to introduce a foreign strategic investor at the stage of promotion and establishment since 2000, and the first national joint stock commercial bank headquartered in Tianjin.

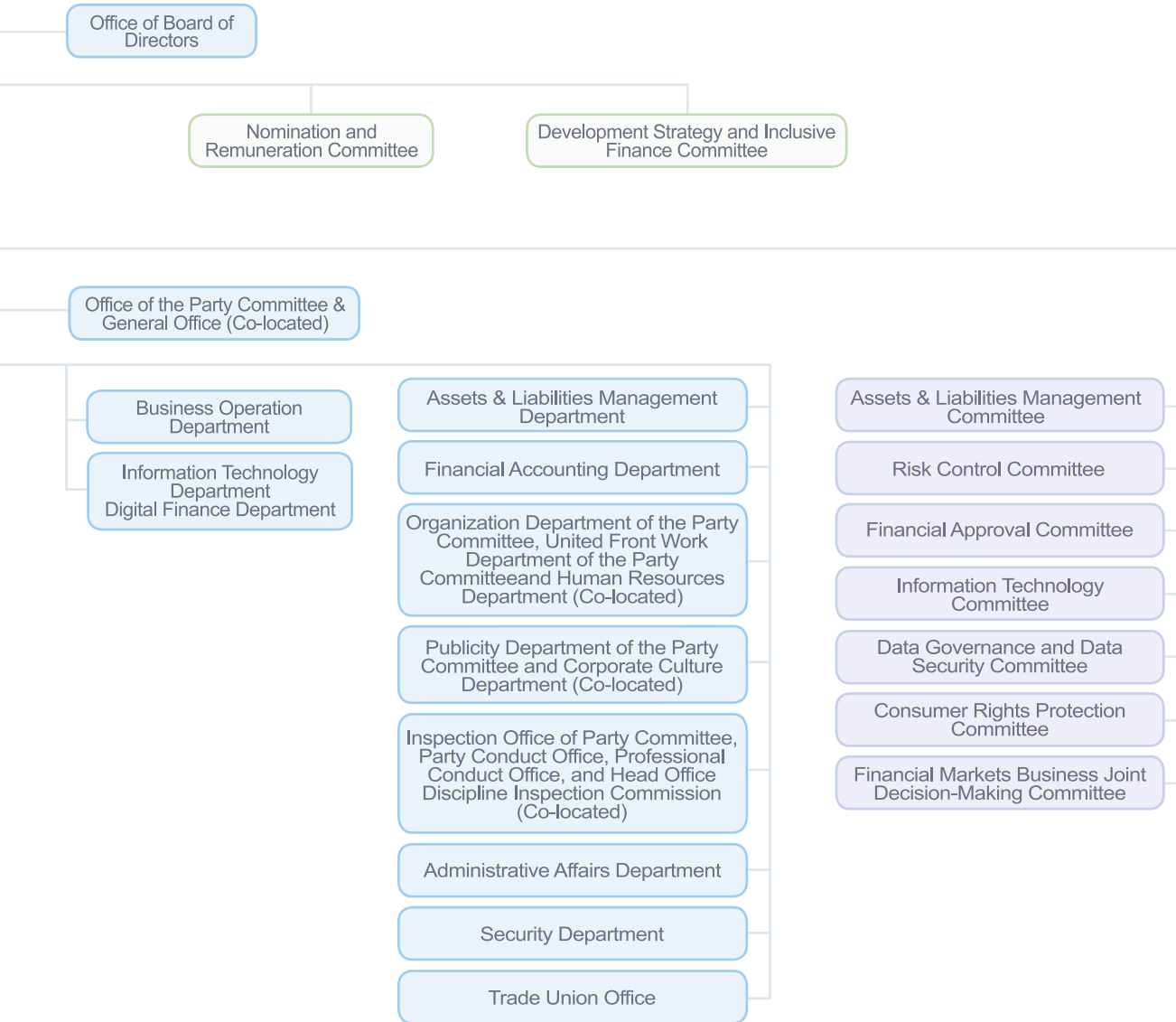
China Bohai Bank was promoted and established by seven shareholders, namely TEDA Investment Holding Co., Ltd. (now known as TEDA Investment Holding (Group) Co., Ltd.), Standard Chartered Bank (Hong Kong) Limited, China Ocean Shipping (Group) Company (currently known as China COSCO Shipping Corporation Limited), State Development & Investment Corporation (currently known as State Development & Investment Corp., Ltd.), Baosteel Group Corporation (currently known as China Baowu Steel Group Corporation Limited), Tianjin Trust and Investment Company Limited (currently known as Tianjin Trust Co., Ltd.) and Tianjin Shanghui Investment Holding Company Limited. It was established on December 30, 2005 and officially opened for business in February 2006. It was listed on the Main Board of the Hong Kong Stock Exchange on July 16, 2020.

China Bohai Bank steadfastly pursues the path of financial development with Chinese characteristics, and continuously upholds the political-based and people-centered principles of financial work. It firmly establishes a correct perspective on performance, operations and risk management, deeply integrating the service of the real economy and the prevention and mitigation of financial risks into its development strategy and business practices. Guided by a spirit of reform, the Bank strengthens its primary responsibilities and principal operations, systematically advances the implementation of the “Nine-Five-Three-One” strategy, reinforces tactical execution through the “Ten Projects” and the “Six Types of Teams” initiatives, and innovatively introduces “Basic Laws” for branches and industry-specific methodologies. These efforts have yielded new achievements in high-quality development, contributing solid financial support to the sustained and healthy development of the economy and society. By the end of 2025, the total assets reached RMB1.93 trillion. The Bank has established 34 tier-one branches(including three directly managed branches in Suzhou, Qingdao and Ningbo, and one overseas branch), 35 tier-two branches, 292 sub-branches, and 16 small and micro community sub-branches in 65 key cities across China and the Hong Kong Special Administrative Region. The total number of officially opened outlets reached 377. In addition, the Bank has established one special institution capital operation center, and one tier-one subsidiary, namely CBHB Wealth Management Co., Ltd. (渤海理財有限責任公司).

In 2025, China Bohai Bank won numerous awards in banking-related awards selections sponsored by authoritative media, including the “2025 Gamma Award for Technological Innovation”, “Leading Green Financial Institution of the Year”, “Outstanding Bank in Corporate Treasury Development in China”, “2025 Leading Cross-Border Finance Bank”, “Outstanding Wealth Management Bank”, and “Outstanding Mobile Banking Excellence Experience Award”, and other honors. As of the end of 2025, international rating agencies, such as S&P and Moody’s, maintained their “investment-grade” ratings and “stable” rating outlooks for the Bank, demonstrating the market’s long-term and sustained optimism about the business development of China Bohai Bank.

# Organizational Structure





## Social Recognition

In the 2025 Wind Best Investment Bank Awards, the Bank received the Rapid Progress Award for Bank Bond Underwriting and the Rapid Progress Award for Best Debt Financing Instrument Underwriter.

The Bank was honored with three awards from the Beijing Financial Assets Exchange: the Most Market-Leading Institution, the Most Market-Uniting Institution, and the Most Market-Breakthrough Institution.

The Bank won the Best Supply Chain Finance Product Innovation Award at the 10th China Supply Chain Finance Industry Benchmark Award 2025 organized by Trade Finance magazine, the Organizing Committee of the China Supply Chain Finance Annual Conference and the China Industrial Digital Finance 50 Forum. Additionally, it was honored with the Best Trade Finance Product Innovation Bank Award at the 10th China Transaction Banking Annual Conference 2025 and the 15th “Jinmao Award” for the Most Trusted Financial Service Provider by Chinese Economic and Trade Enterprises, co-hosted by Trade Finance magazine and the China Transaction Banking 50 Forum.

The Bank won the Best Service Innovation Award in the 2025 Treasury Awards organized by Treasury China (Treasury Online) and Treasury Data Technology.

The Bank was awarded the Outstanding Bank in China's Treasury Construction award in the 2025 China Treasury Construction Benchmark Enterprise Awards "Sinan Award" organized by the Organizing Committee of the China Treasury Annual Conference.

The Bank received the China Banking Innovation Development Excellent Case Award at the 2025 China Banking Innovation Development Excellent Case Selection organized by the editorial department of Tsinghua Financial Review at the Tsinghua University PBC School of Finance.

The Bank was recognized as an “Outstanding Member in RMB Foreign Exchange Swaps and Forwards” in the 2024 Interbank Foreign Exchange Market Member Market-Making and Trading Performance Evaluation conducted by the China Foreign Exchange Trade System.

The Bank was honored by the China Foreign Exchange Trade System with the “Active Repo Trader” and “X-Repo Active Institution” awards, as well as the “Bond Curve Strategy Star,” “X-Lending Star,” and “X-Lending Active Institution” awards.

The Bank received the “Excellent Underwriter” award for financial bonds from China Development Bank in 2025, the “Core Underwriter” and “Green Development Concept Leading Institution” awards for financial bonds from The Export-Import Bank of China in 2025, and the “Green Finance Leader” and “Agriculture, Rural Areas, and Farmers Practice Pioneer” awards from Agricultural Development Bank of China in 2025.

The Bank was recognized as an “Innovation-Leading Pioneer Institution” for 2025 by ChinaBond Pricing Center.

The “China Bohai Bank Tianjin Port-Industry-City Integrated Development Bond Index Basket” was awarded the title of “Active Basket”; the “Bohai Bank Tianjin Green Local Government Bond Basket” was awarded the title of “Bond Basket Quotation Star”.

In the 2024 RBA 8th Annual Retail Banking Awards organized by Retail Banking Magazine, the Bank won the “Citizen Finance Award” under the “Head Office Featured Business Award”.

In the fifth “Golden Reputation Award” selection held by Puhui Standard, the Bank was honored with two awards: “Outstanding Wealth Management Bank” and “Outstanding Private Bank”.

At the “2025 Retail Bank · Jiefu Awards” organized by Caishi China, the Bank received the “Retail Bank in Wealth Management Award”.

The Bank received the 2025 Mobile Banking Channel Collaboration Pioneer Award presented by China Financial Certification Authority Co., Ltd.

In the “2025 Jinshi Award and Outstanding Financial Consumer Protection Cases” selection organized by Sina

Finance, the Bank was recognized for its “Outstanding Banking Consumer Protection Case”.

In the “Outstanding Brand Communication Cases in the Banking Industry” collection organized by Financial News, the Bank received the “Outstanding Brand Communication Case in Corporate Culture” award.

In the “2025 Digital Finance Practice Benchmark Cases in the Banking Industry” collection organized by China Banking and Insurance News, the Bank was selected for the “Digital Risk Control and Risk Prevention Practice Cases”.

In the “2025 China Banking Tianji Awards” selection organized by Securities Times, the Bank was honored with the “2025 Technology Innovation Bank Tianji Award”.

In the selection of the “21st Century Financial Competitiveness Outstanding Cases” organized by 21st Century Business Herald, the Bank was recognized as the “Annual Leading Green Financial Institution”.

At the “Finance China 2025 Annual Conference and the 23rd Financial Fortune Summit · Banking Summit” organized by Hexun.com, the Bank was recognized as the “2025 Leading Cross-Border Finance Bank.”

In the selection of the “19th Annual China Times Institutional Investor Conference Annual Benchmark Cases” organized by China Times, the Bank was included as a “2025 Benchmark Case in Smart Pension Finance”.

At the 14th “Golden Wisdom Award” ceremony in the financial industry, the Bank received the “Outstanding Rural Revitalization Service Benchmark Award (CBHB Agricultural Loan)” and the “Outstanding Mobile Banking Excellence Experience Award”.

The Bank received the “Tianjin Charity Association Tianjin Charity 30th Anniversary Outstanding Contribution Award” and the “Silver Award at the Second Tianjin Volunteer Service Project Competition”.

The Bank’s subsidiary, CBHB Wealth Management, received several awards, including the “Golden Pisces Award” for Market Potential Financial Product 2024 from Each Finance Media and Financial Management magazine; the “Golden Toad Award” for Annual Outstanding Manager, Digital Technology Innovation Award and Wealth

Management Surprise Award from Lianhezhiping; the “Jiefu Award” for Outstanding Growth Capability in Bank Wealth Management Subsidiaries from [www.caishiv.com](http://www.caishiv.com); the “Jinyu Award” for Outstanding Investment Return Wealth Management Company and Outstanding Fixed-Income Bank Wealth Management Product from Pystandard; the “Golden Hazel Award” for Best Fixed-Income Return from [www.cls.com](http://www.cls.com); the “Wind AMC 88” Service Innovation Award from Wind; the “Shanghai Securities News Eagle · Gold Wealth Management” 2025 Fixed-Income Product Award from Shanghai Securities News; and the 2025 “Golden Bull Award” Wealth Management Product Award in terms of Fixed-Income from China Securities Journal.



# ESG Performance





## I. Economic Performance

Indicator	Unit	2024	2025
Total assets	RMB'0,000	184,384,212.8	193,440,953.2
Operating income	RMB'0,000	2,548,158.9	2,596,960.3
Net profit	RMB'0,000	525,581.5	549,820.6
Return on total assets	%	0.29	0.29
Return on net assets	%	4.44	5.20
Non-performing loan ratio	%	1.76	1.66
Capital adequacy ratio	%	11.63	12.48
Allowance coverage ratio	%	155.19	162.16

## II. Environmental Performance

### (I) Emissions

Indicator	Unit	2024	2025
Total Scope 1 (Direct) Greenhouse Gas emissions of the Head Office	10,000 tonnes of CO <sub>2</sub> equivalent	0.19	0.17
Total Scope 2 (Indirect) Greenhouse Gas emissions of the Head Office	10,000 tonnes of CO <sub>2</sub> equivalent	3.07	3.03
Total Scope 3 (Indirect) Greenhouse Gas emissions of the Head Office	10,000 tonnes of CO <sub>2</sub> equivalent	-	0.048
Scope1 (Direct) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent/m <sup>2</sup>	0.010	0.009
Scope2 (Indirect) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent/m <sup>2</sup>	0.163	0.161
Scope3 (Indirect) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent/m <sup>2</sup>	-	0.003

Per capita Scope 1 (Direct) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent /person	0.52	0.47
Per capita Scope 2 (Indirect) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent /person	8.45	8.33
Per capita Scope 3 (Indirect) Greenhouse Gas emission intensity of the Head Office	tonnes of CO <sub>2</sub> equivalent /person	-	0.134
Total hazardous waste of the Head Office	tonnes	0	0
Total non-hazardous waste of the Head Office	tonnes	1,460	1,410

Notes: 1.The boundary for greenhouse emissions accounting covers the Bank's Head Office, including the Head Office Building and the data center.

2. Scope 3 greenhouse emissions are calculated only for items related to the office operations of the Head Office Building and the data center, including materials, supplies, IT equipment, tools, business travel, and employee commuting.

3.The "Electricity Emission Factor" is taken from the "2023 National Power Carbon Dioxide Emission Factor Data (Tianjin 0.6796 kgCO<sub>2</sub>/kWh)" jointly released by the Ministry of Ecology and Environment and the National Bureau of Statistics on December 31, 2025.

4.Gas emissions are calculated in accordance with the Tianjin Standard for Building Carbon Emission Calculation issued by the Tianjin Municipal Commission of Housing and Urban-Rural Development on September 10, 2024.

## (II) Use of Resources

Indicator	Unit	2024	2025
Total power consumption of the Head Office	kWh	21,437,093	20,543,745
Total power consumption of the Data Center	kWh	22,141,060	23,983,732
Total gas consumption of the Head Office	m <sup>3</sup>	864,746	775,618
Total water consumption of the Head Office	Tonne	87,204	87,663
Total fuel consumption of official vehicles of the Head Office	Liter	12,053	10,865

Indicator	Unit	2024	2025
Paper usage for various promotion materials, cards and envelopes, single-sheet papers	'0,000 pieces	6.54	15.98
Percentage of credit card customers using e-statements	%	100	100
Paper saved from e-statement	'0,000 pieces	817.77	745.45

Note: Paper consumption is calculated based on standard A4 paper equivalent.

### (III) Sewage and Waste

The sewage generated by the Bank in the course of business operation and office operation is discharged into the municipal sewage pipeline network in accordance with relevant laws and regulations. Domestic garbage is transported by the local environmental health team for treatment on daily basis. The garbage rooms are sanitized on a regular basis. Comprehensive cleaning is conducted once a week, while sewage is cleaned once a month. Other wastes are gathered and transported in a “harmless” manner. There have been no instances of non-compliant discharge.

### (IV) Green Products and Services

Indicator	Unit	2024	2025
Balance of green loans	RMB 100 million	485.30	593.35
Percentage of business handled via electronic channels	%	96.71	97.00

### (V) Environmental Compliance

In 2025, the Bank had no environmental protection violations, was not subject to legal proceedings or administrative penalties in this regard, and did not receive any environmental complaints.

## III. Social Performance

### (I) Employment and Labor Practices

The Bank operates under a comprehensive labor contract system, requiring all contract-based employees to enter into a formal labor contract with the Bank in accordance with the law. The Bank fully respects and effectively safeguards the

legitimate rights and interests of its employees. Employees are entitled to various types of leave prescribed by the state, as well as basic social insurance coverage, including basic pension insurance, basic medical insurance, unemployment insurance, work-related injury insurance and maternity insurance, housing provident fund, heatstroke prevention and cooling, heating subsidies (excluding regions where winter heating is not required) and other state-mandated benefits.

The Bank's remuneration system, oriented by development strategy, is consistent with the operation management requirements of modern commercial banks, coordinated with the interests of Shareholders, the Bank and employees, and aligned with the Bank's current development requirements. The Bank's total payroll is closely linked to operational performance indicators, with adjustments to the increase rate made in reasonable alignment with market benchmarks such as labor productivity levels. Remuneration management follows the principles of strategy orientation, classification management, value orientation, performance orientation and total amount control. By benchmarking the remuneration levels of peers in the market, the Bank implements differentiated remuneration management for employees at different levels, thus bringing positive remuneration management in attracting, retaining and motivating talents. The Bank's remuneration is not affected by any gender factor. Both male and female employees are paid according to their positions and duties.

Indicator	Unit	2024	2025
Total number of employees	Person	13,824	14,170
Number of female employees	Person	7,413	7,588
Number of male employees	Person	6,411	6,582
Number of employees under 30 years old	Person	3,084	3,009
Number of employees aged 31-50	Person	9,809	10,134
Number of employees over 50 years old	Person	931	1,027
Number of new employees	Person	765	972
Number of employees from Chinese Mainland	Person	13,760	14,101
Number of employees from Hong Kong	Person	64	69
Employee turnover rate	%	5.35	4.03
Turnover rate of male employees	%	2.83	2.13
Turnover rate of female employees	%	2.52	1.90
Turnover rate of employees under 30 years old	%	1.94	1.33
Turnover rate of employees aged 31-50	%	3.29	2.57
Turnover rate of employees over 50 years old	%	0.12	0.13

**(II) Development and Training**

Indicator	Unit	2024	2025
Number of employee training sessions	Session	3,987	4,067
Number of employees training attendances	Person	1,114,930	1,253,527
Number of employees learning online	Person	14,784	14,889
Average length of training and learning for employees	Hour	21.57	24.28
Proportion of middle-level management participating in training	%	100	100
Proportion of frontline employees participating in training	%	100	100
Average length of training for middle-level management	Hour	40.1	35.13
Average length of training for frontline employees	Hour	27.76	24.06

**(III) Diversification and Equal Opportunities**

Indicator	Unit	Male	Female
Gender ratio of employees	%	46.45	53.55
Gender ratio of middle and senior management	%	82.17	17.83

Indicator	Unit	2024	2025
Number of ethnic minority employees	Person	626	638

**(IV) Supply Chain Management**

Indicator	Unit	2024	2025
Number of suppliers in Chinese Mainland	Supplier	641	652
Number of overseas suppliers	Supplier	15	15
Total number of centralized procurement projects	Project	975	445

Budget amount involved in centralized procurement	RMB'0,000	61,607.00	44,336.12
Average project cycle of centralized procurement	Day	29	24
Coverage ratio of centralized procurement catalog project performance management	%	100	100
Coverage ratio of supplier review	%	100	100

### (V) Product Responsibility

Indicator	Unit	2024	2025
Overall customer satisfaction	%	99.33	99.08
Manual service volume of remote banking	10,000 persons	105.74	102.00
Online channel chat-bot service volume	10,000 persons person-times	661.41	713.00
Number of customer complaints received	Case	22,593	24,957
Number of performances being praised and recognized by customers	Time	233	351

Indicator	Unit	2024	2025
Number of domestic and overseas branches	Branch	376	377
Number of self-service banking outlets	Outlet	374	377
Number of self-service devices	Set	1,254	1,229

### (VI) Charity

Indicator	Unit	2024	2025
Charity donation	RMB'0,000	1,327.43	1,475.00

# Strategy and Management

Adhering to the mission as a state-owned financial enterprise, the Bank cultivates a financial culture with Chinese characteristics, and strives to build a responsible, professional and refined China Bohai Bank. The Bank is deeply committed to implementing the "Nine-Five-Three-One" strategy, renews its ESG philosophy, continues to strengthen its ESG governance efforts, and works with stakeholders to pioneer high-quality development.



# ESG



## I. ESG Strategy

### Honest and trustworthy, never overstepping boundaries

Upholding our business philosophy of integrity and credibility, we abide by market rules and professional ethics, value our reputation, and strengthen the credit foundation for the high-quality development of the Bank. By improving supervision and restraint mechanisms for authority distribution and operation, we reinforce the respect for discipline and rules of management personnel at all levels while enhancing awareness of integrity and responsibility among employees. Furthermore, we facilitate the development of a credit system, and are committed to providing truthful information to consumers, while objectively disclosing information, protecting customer information, faithfully fulfilling contractual obligations, and never crossing ethical boundaries.

### Pursuing profit through righteousness, not profit-seeking alone

Keeping in mind the national priorities and actively putting ESG concepts in to practice, we properly manage the relationship between righteousness and profit, strengthen financial support for key areas and weak links, and earnestly fulfill the “five priorities” of finance to foster the development of new quality productive forces. Adhering to finance for the people, we are building a “Big Consumer Protection (大消保)” framework with the goal of creating value for society and empowering a better life for the people, which integrates consumer rights protection into corporate governance, corporate culture development and business strategies, and in turn ensuring finance serves, benefits and enriches the people.

### Steady management, avoiding quick-success mentality

Adhering to prudent operations, we uphold sound business approaches, performance perspectives and risk awareness, and consistently regard risk prevention and control as an eternal priority. Our business expansion is strictly bounded by our risk management capabilities. We are committed to embedding bank-wide risk awareness, comprehensive risk management and end-to-end risk oversight into every employee’s mindset and every operational process.

### Maintaining integrity while innovating, staying grounded in real economy

We diligently execute the “five priorities” of finance to promote mutual advancement between serving the broader socio-economic landscape and the Bank’s own development. Staying true to our primary responsibilities and principal operations, we promote financial innovation along the tracks of market orientation

and rule of law. We maintain integrity while innovating to improve the quality and efficiency of our services. We implement the important requirements of the “Four Excellences” with a focus on key sectors to serve technological innovation and industrial transformation, thereby enhancing the adaptability, precision and effectiveness of financial services for the real economy.

### **Lawful and compliant operations, zero tolerance for misconduct**

We strengthen the construction of the rule of law, continue to improve our corporate governance capabilities, conscientiously operate within the scope of regulatory permissions in accordance with the law, and promote the standardization of internal corporate governance through rule-of-law thinking. We firmly establish compliance awareness and continue to optimize internal control and compliance management mechanisms, so as to embed the concepts of compliance by all, compliance throughout the process, proactive compliance and compliance creating value into the hearts and actions of all staff. We also strengthen institutional development by clearly delineating red lines and bottom lines, and sharpening the tool of accountability. We persist in “turning the blade inward” self-examination and courageously “wield the sword” of accountability to deepen warning education and reinforce deterrent effects.

### **Green development, contributing financial strength**

We will fully, accurately implement the new development concepts of innovation, coordination, green, openness and sharing in an all-round way, comprehensively promote the construction of a green financial system, continuously promote the adjustment of the credit structure, and scientifically manage climate and environmental-related risks, so as to contribute our financial strength to achieving the strategic goals of high-quality development and fostering the development of new quality productive forces.

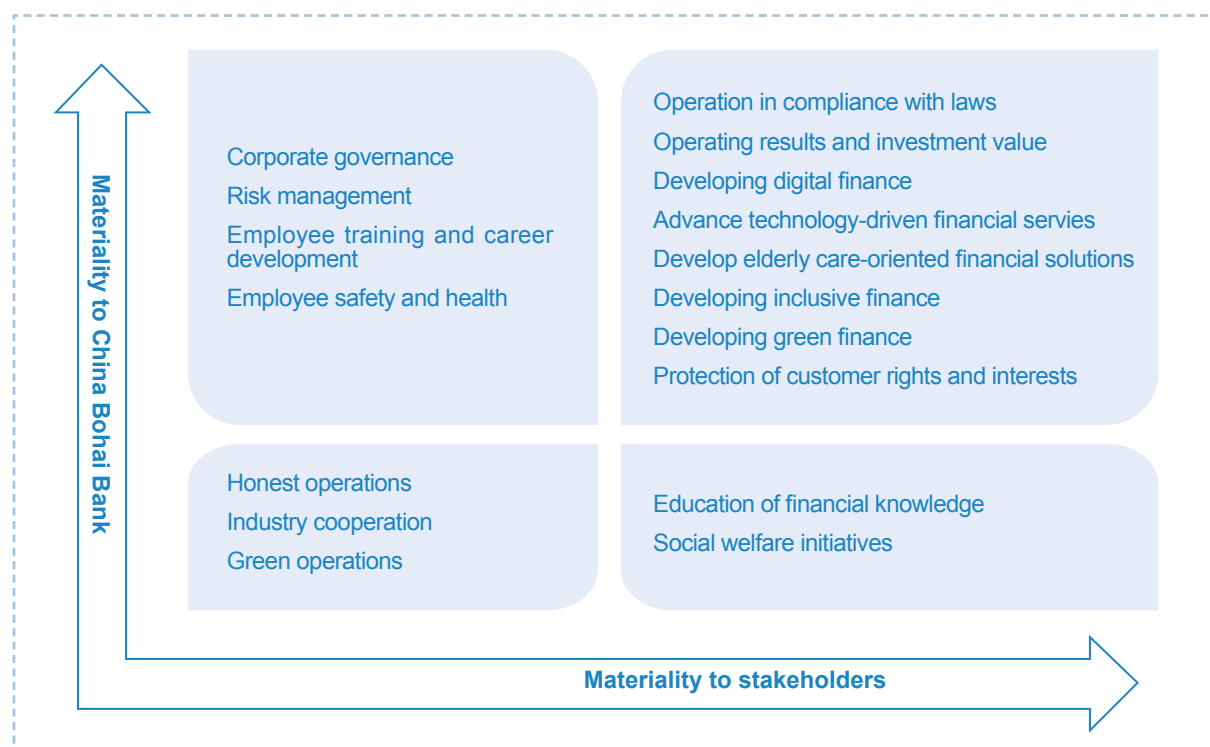
### **Building the Bank through talents, enhancing professional competencies**

Adhering to the Party’s leadership in personnel management, we follow the path of organization of the Party for the new era, and uphold the principle of selecting talents with both integrity and ability while prioritizing virtue. We are forging a contingent of loyal, honest and responsible talents, strengthening personnel training and echelon development, continuously optimizing career growth pathways and team structure, and comprehensively enhancing workforce quality.

## II. ESG Issue Materiality Analysis

Through the identification, assessment and screening of sustainability issues, the Bank identifies substantive issues that are material to us and stakeholders, which are then disclosed and addressed in the annual Sustainability Report.

Substantive Analysis		
Identification	Assessment	Report
<ul style="list-style-type: none"> <li>The Bank deeply comprehends policy requirements, directives and opportunities by analyzing High-quality development contexts and ESG issues, benchmarking against domestic excellent joint-stock commercial banks and keeping abreast of domestic and international sustainability trends.</li> <li>On the basis of the above, the Bank identifies the sustainability issues which are material to the Bank and key stakeholders.</li> </ul>	<ul style="list-style-type: none"> <li>The Bank assesses the materiality of the identified sustainability issues.</li> <li>The priority ranking of the issues is generated based on the materiality assessment.</li> </ul>	<ul style="list-style-type: none"> <li>Issues of high materiality are disclosed in the annual ESG report or as the focus of disclosure.</li> </ul>



### III. ESG Communication

#### Environment (E)

Stakeholders	Expectations and Requirements	Communication Channels	Responsibility Response
Environment	Support green and environmental protection	<p>Implementation of green financial policies and regulatory requirements.</p> <p>Disclosure of environmental performance and key indicators.</p>	<p>The Bank implemented green finance strategies, enhanced climate and environmental risk management, and comprehensively facilitated the construction of a green finance system.</p> <p>The Bank strictly controlled energy consumption and adhered to green operations.</p> <p>The Bank promoted green procurement to facilitate green development in supply chain.</p> <p>The Bank disclosed key performance and indicator data of climate and environment related matters in accordance with the principles of truthfulness, accuracy and timeliness.</p>

#### Social (S)

Stakeholders	Expectations and Requirements	Communication Channels	Responsibility Response
Government and regulatory authorities	<p>Accomplish the tasks set forth in the national strategy, and promote economic and social development.</p> <p>Operate in compliance with laws and regulations, and achieve healthy development.</p>	<p>Consistent implementation of economic and financial policies.</p> <p>Execution and implementation of regulatory requirements.</p> <p>Participation in relevant investigations and meetings.</p> <p>Acceptance of daily supervision and regulation.</p> <p>Filing of report materials and statistical statements, etc.</p>	<p>The Bank resolutely took the road of financial development, comprehensively implemented finance culture with Chinese characteristics and diligently executed the "five priorities" of finance, thus providing strong support for the great rejuvenation of the Chinese nation through promotion of Chinese-style modernization.</p> <p>The Bank adhered to the fundamental purpose of serving the real economy, optimized financial services through reform and transformation, accelerated development by promoting the new quality productive forces, and continued to strengthen its capability in serving real economy and high-quality development.</p> <p>The Bank enhanced its support for technology innovation, advanced production, green development and medium, small and micro enterprise.</p> <p>The Bank firmly implemented various regulatory policies, implemented comprehensive, proactive, agile and effective risk management, strengthened internal control, held the lifeline, and laid a solid foundation for the sustainable development.</p>

Customers	Provide high-quality financial products and services, and continuously improve customer satisfaction.	<p>Research of customer satisfaction rate.</p> <p>Investigation of customer needs.</p> <p>The 95541 Customer Service Center and the Credit Card Customer Service Center.</p> <p>Official website, official WeChat account and other Internet channels.</p> <p>Business marketing campaigns and financial knowledge education activities.</p>	<p>The Bank has been improving its lean financial services capability.</p> <p>The Bank enhanced its ability in application of financial technology.</p> <p>The Bank promoted consumption upgrading, and boosted people's wealth growth to meet people's growing needs for a better life.</p>
Employees	Provide vast path for career development, a scientific remuneration and welfare system, and an excellent working environment.	<p>The staff congress.</p> <p>Reporting and appeal mechanisms.</p> <p>Platform of "Dolphin Vocal Sound".</p> <p>Staff leisure and sports activities.</p>	<p>The Bank continuously expanded career development channels.</p> <p>The Bank improved the constraint and incentive mechanism.</p> <p>The Bank resolutely safeguarded the legitimate rights and interests of employees.</p> <p>The Bank cared for employees' physical and mental health and well-being.</p>
Market	Achieve mutual benefit and win-win results	<p>Daily communication.</p> <p>Communication and cooperation with other banks.</p> <p>Bidding activities.</p> <p>Visiting suppliers.</p>	Benign competition, equal cooperation, and honest performance.
Public	Participate in public welfare initiatives, and promote social harmonious development.	<p>Elimination of inequality on development through public welfare and charity activities.</p> <p>Promotion of employee volunteer services to actively contributing to the building of a harmonious society.</p> <p>Support for community construction and launch of community service campaigns.</p>	<p>The Bank continued to work on targeted poverty alleviation efforts.</p> <p>The Bank insisted on participating in public welfare initiatives.</p> <p>The Bank supported and encouraged employees to participate in volunteer services.</p>

## Governance (G)

Stakeholders	Expectations and Requirements	Communication Channels	Responsibility Response
Shareholders Society	Realize sustainable operations, improve return on investment, and disclose information in a timely, truthful, accurate and comprehensive manner.	Regular reports and information announcements.  The general meeting, the meeting of Board of Directors and its special committee, the meeting of Board of Supervisors and its special committee.  Investors' communication.	The Bank delivered sound operating results, continuously strengthened corporate governance, and improved the information disclosure mechanism.
Society	Conduct scientific and comprehensive management over climate-related risks, and promote green and low-carbon development.	Regular reports and information announcements.	The Bank established a sound management system on climate-related risks, and continuously strengthened corporate governance.



# Environment

Green development is the foundation for high-quality development, and new quality productive forces are inherently green productive forces. The Bank has developed a deep understanding of the green essence of new quality productive forces. It made active efforts to practice the new development philosophy, strengthen governance in green development and implement a green finance strategy to reinforce the management of climate and environmental risks. By focusing on the three key areas of low-carbon economy, circular economy and ecological economy, the Bank has enhanced its capacity to serve the real economy. It has continuously improved its low-carbon operation management system, vigorously implemented green procurement practices, and actively advocated for green, low-carbon and eco-friendly lifestyles and consumption patterns. Through these efforts, the Bank has contributed to fostering a resource-efficient, environmentally friendly form of advanced productive forces, striving to help build a Beautiful China where humanity and nature coexist in harmony.





# Green Finance Governance



## I. Green Finance Organizational Structure

### The decision-making level

The Board of Directors of the Bank has established the Risk Management Committee and Green Finance Committee to formulate green finance development strategies, as well as supervise and evaluate the strategy implementation.

### The management level

The senior management has set up a green finance working leading group, led by a Head Office executive in charge, which is responsible for the organization and leadership of green finance operations throughout the Bank. According to the green finance development strategies formulated by the Risk Management Committee and the Green Finance Committee of the Board of Directors, the green finance leading group has set the objectives of green finance operations, established mechanisms and processes, clarified responsibilities and authorities, conducted internal control inspection and assessment, reported the development of green finance to the Risk Management Committee and the Green Finance Committee of the Board of Directors annually, reported the progress of work to regulatory authorities and disclosed information as required.

### The implementation level

The Group Accounts Department of the Bank (Green Finance Department) is responsible for taking the lead in coordinating and promoting the green finance business development of the Bank and providing all-round green finance business support for branches. Other departments of the Head Office are responsible for joining the lead departments to promote the Bank's green finance operations and capacity building for low-carbon development. The Bank encourages all branches to set up a green finance leading group, as led by the branch president, to systematically promote green finance business and the development of green industry clusters in the region, enhance the ESG risk identification, prevention and control capabilities of branches, and implement green operations in different branches.

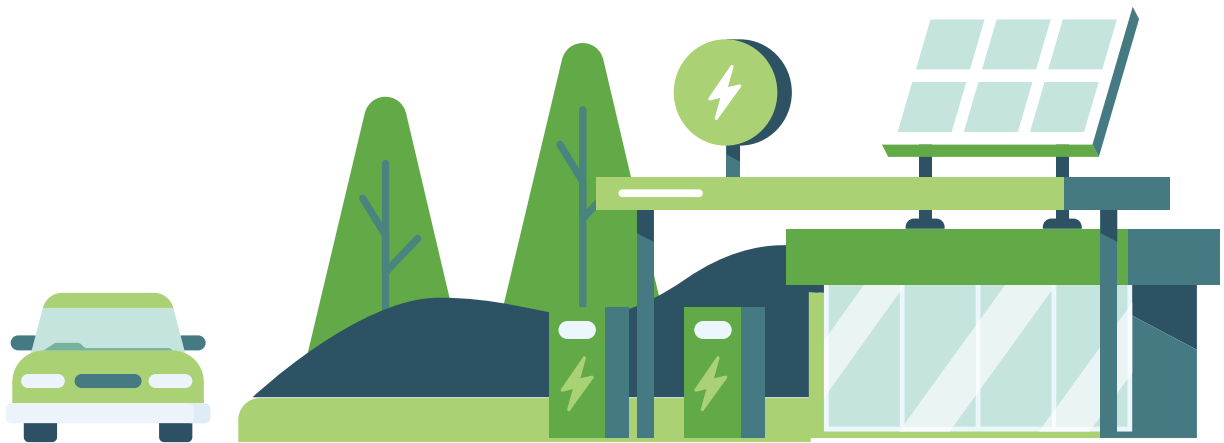
## II. Green Finance Policies and Systems

To actively respond to the requirements of national and local green finance policies, the Bank continuously improved its green finance policies and systems, and has formulated and published, amongst others, the Action Plan for Promoting High-Quality Development of Green Finance of China Bohai Bank and Transition Finance Planning of China Bohai Bank, details of which are as follows:

Green Finance Policies and Systems of China Bohai Bank		
Document name	Document number	Main contents
Guidance Opinions on Further Promoting the Development of Green Finance Business of China Bohai Bank	Bo Yin Xing Ban [2021] No. 571	Promoting the development of green finance, specifying the goals, and focusing on key industries.
Notice on Carrying out Work on Carbon Emission Reduction Support Tools	Bo Yin Pi Fa [2022] No. 3	Specifying the path to implement the policy for carbon emission reduction support tools and its incentive arrangements.
Notice on Strengthening the Management of Green Financing Statistical Data	Bo Yin Pi Fa [2022] No. 11	Strengthening green financing data management to reflect the authentic and accurate results of the development of green finance.

<p>Notice on Forwarding the Notice of the People's Bank of China on Matters Related to the Continuation of the Implementation of Carbon Emission Reduction Support Tools</p>	<p>Bo Yin Pi Fa [2023] No. 10</p>	<p>Specifying the continuation of the implementation of carbon emission reduction support tools and its incentive arrangements.</p>
<p>Notice on Further Regulating the Work Related to Carbon Emission Reduction Support Tools</p>	<p>Bo Yin Pi Fa [2023] No. 16</p>	<p>Further regulating the requirements and work arrangements for the application of carbon emission reduction support tools.</p>
<p>Notice on Publishing the Green Finance Analysis Report of China Bohai Bank and Action Plan for Wholesale Business Development (2023-2025)</p>	<p>Bo Yin Fa [2023] No. 73</p>	<p>Analyzing the development of green finance of the Bank, and formulating three-year action goals and action path plans for wholesale banking to promote green finance.</p>
<p>Management Measures for the Proceeds from Green Financial Bonds of China Bohai Bank</p>	<p>Bo Yin Xing Ban [2024] No. 275</p>	<p>Strengthening the management of proceeds from green financial bonds, and ensuring the dedicated use of proceeds from green financial bonds for supporting green industries.</p>
<p>Carbon Emission Rights Pledge Financing Business Management Measures of China Bohai Bank (Trial)</p>	<p>Bo Yin Xing Ban [2024] No. 327</p>	<p>Implementing the national top-level strategic goal layout of "carbon peak and carbon neutrality", serving the national green and low-carbon development, supporting the development of a carbon emission rights trading market, broadening corporate financing channels, and enhancing the competitiveness of the Bank's products.</p>

<p>Action Plan for Promoting High-Quality Development of Green Finance of China Bohai Bank and</p>	<p>Bo Yin Xing Ban [2025] No. 92</p>	<p>Comprehensively serving the strategic goals of achieving carbon peak and carbon neutrality, putting into practice the high-quality development philosophy of the Central Committee of the Communist Party of China and the State Council, deeply advancing the construction of a Beautiful China, and implementing the decisions and arrangements set forth by the Central Financial Work Conference.</p>
<p>Transition Finance Planning of China Bohai Bank</p>	<p>Bo Yin Xing Ban [2025] No. 160</p>	<p>Fully implementing the development goals of transition finance, and promoting the green and low-carbon transformation of financial services in support of the real economy.</p>



# Green Finance Strategy and Management

Adhering to the concept of high-quality development and the dual carbon goals, the Bank actively promoted green transformation and is committed to building China Bohai Bank into a true “green finance bank”.

## I. Green Finance Strategy

Leveraging green credit and diversified products, the Bank continuously expanded business sectors, such as green investment banking, green leasing, green funds, green consumption and carbon finance, to provide customers with comprehensive, diversified and high-quality green financial services. With an aim of becoming a leading domestic bank in green finance, we strive to become a first-class “comprehensive green finance services provider”.

### Strengthened brand advantage

The Bank established a multi-level and multi-dimensional business system covering green credit, green direct financing, green consumer finance and carbon finance, forming a product brand series with market influence. With a rich and diverse service model, the Bank significantly increased its green finance innovation capabilities and established a solid network of cooperative with banks, governments, businesses, and academia and research institutes. In addition, the Bank has established multiple green finance innovation demonstration in China, the green finance brand image of Bohai Bank has become a first-class brand widely recognized in the market.

### Further enhanced systems and mechanisms

The Bank has established a special mechanism focusing on policies and systems, business evaluation, resource allocation and team building. The mechanism is well-adapted to the development of the green finance business, fully activating and unleashing endogenous development momentum. The cooperation between the Head Office and branches, as well as the synergies between business lines, has been functioning effectively in supporting the

development of the green finance business, while the organizational capability, operational vitality and protection capacity have been significantly enhanced. The Bank has made significant progress in building professional capabilities in green finance, and has strengthened leadership in professional fields such as domestic and international green finance standards, policy and system establishment, and carbon finance.

### Significantly improved risk control capabilities

Overall, the credit risk of the green finance business is controllable. The non-performing loan ratio of green credit is lower than the average non-performing loan ratio of the Bank and there have been no major risk losses in all types of green finance business. We strive to achieve domestic leading levels in terms of the establishment of an environmental, social and corporate governance (ESG) system and the results of regulatory assessments.

## II. Green Finance Management

In alignment with the decisions and arrangements of the Central Committee of the Communist Party of China and the State Council, the Bank actively implements the national philosophy of green and high-quality development, deepens its efforts in the construction of a Beautiful China, and comprehensively serves the strategic goals of achieving carbon peak and carbon neutrality. By focusing on the three key areas of low-carbon economy, circular economy and ecological economy, the Bank leverages its role in serving the real economy. As of the end of 2025, the balance of green loans of the Bank reached RMB59.335 billion, representing an increase of RMB15.951 billion compared to the beginning of the year, with a growth rate of 36.77%.



### Strengthening strategic guidance to make substantial contributions to green finance

Firstly, we focused on market dynamics and ecosystem integration in new energy, green computing power and AIDC sectors to enhance industry insights and risk control precision. Through a model of "professional guidance of Head Office + local presence of branches", we conducted multi-dimensional customer accessibility, accelerated project approval and implementation efficiency, and adapted to the diversified financing needs of leading clients through green credit pricing tools and diversified financial products. Secondly, we closely aligned with the direction of new power system construction, deeply explored opportunities in electricity market reforms, and capitalized on the policy impetus of Document No. 136 to focus on key clients, key industries and key regions, striving to improve the quality and quantity of green finance business.



### Taking multiple measures to enhance the quality and efficiency of green financial services in all aspects

Firstly, we focused on key sectors and elite clients by giving priority to green lending in specific industries such as artificial intelligence, next-generation information technology, new energy, new materials and automobiles, providing leading green enterprises with comprehensive and customized financial solutions to efficiently meet market demand for financial services. Secondly, we issued green financial bond to broaden low-cost funding sources for green credit, with the proceeds used in supporting green industrial projects in the energy conservation and environmental protection sector, the clean energy sector, and green infrastructure upgrades. Thirdly, we refined our green financial product system, flexibly applied products, fully utilized carbon reduction support tools and deepened cooperation with green and low-carbon enterprises. Fourthly, we effectively linked green finance with transition finance. Aligning with low-carbon trends, we formulated the Bank's first transformation finance plan, further enhancing the quality and efficiency of financial support for green and low-carbon development. Fifthly, we facilitated fully digital operations, put smart control measures in place, and reinforced digital operations, thus improving environmental, social and risk management levels.



### Green finance coming a long way with gained recognition from regulators and the industry

Thanks to its outstanding performance in the green finance sector, the Bank was recognized as an "Outstanding Case in 21st Century Financial Competitiveness in 2025" and included in the "Annual Leading Green Financial Institution" list.

## CASE

### ○ “Electricity Bill Invoice (電費票)” facilitates the green transformation of the energy industry chain

In September 2025, the Bank innovatively launched the "Electricity Bill Invoice" scenario product tailored to the business scenarios of State Grid, China Southern Power Grid, and Inner Mongolia Power. This product, through "e-Invoice Connect, e-Invoice in One Scenario ( 渤銀 e 票通, e 票一場景 )", automates the entire electricity bill settlement process online, addressing pain points for electricity-consuming enterprises such as "high-frequency electricity purchases, fluctuating pricing, time-consuming reconciliation, and inefficient capital", building a new ecosystem for power grid financial services, and supporting the green transformation of the energy industry chain.

State Grid's electricity bill invoice focuses on the settlement of electricity bill payments between electricity-consuming enterprises and State Grid Huitong, supporting the entire online process of electronic bank acceptance bills, covering bill issuance, acceptance, discounting financing, and deduction upon maturity, which meet the flexible payment needs of enterprises. The China Southern Power Grid's electricity bill invoice is adapted to its internet settlement model, enabling "instantaneous" account of electricity bill funds, helping enterprises in new energy, manufacturing, and other sectors to use electricity efficiently. In the Inner Mongolia Power Grid scenario, relying on the automatic discounting function of "Easy Billing ( 承貼易 )", it achieves T+0 real-time settlement in the fastest way, solving the cash flow problems of high-frequency electricity purchases by enterprises in coal, chemical, and other sectors in Inner Mongolia.

Under the five-step closed-loop business model of "electricity purchase agreement - bill issuance - discount financing - electricity bill payment - payment upon maturity," electricity-consuming enterprises only need to sign an electricity purchase agreement with the power supply bureau and submit the agreement and payment order. The Bank can quickly issue electronic bank acceptance bills. Upon the power grid company receives and discounts the bills, the funds are directly used to offset the enterprise's electricity bills. During this process, models such as "buyer-paid interest discounting" and "automatic discounting" effectively reduce costs. The bills can also be automatically settled upon maturity, achieving "seamless payment." The entire process reduces the burden on enterprises' electricity bill settlement and improves efficiency. Taking China Southern Power Grid's electricity bills as an example, the enterprise's financing cost is only 1.2%. With its core advantages of "easy processing, low cost, flexible payment terms, and fast payment," it comprehensively helps enterprises improve the efficiency of electricity bill management.

The "Electricity Bill Invoice" focuses on the electricity needs of green manufacturing enterprises such as new energy batteries and photovoltaic manufacturing. The "bill payment + supply chain finance" model facilitates the precise allocation of power resources and realizes the organic connection between electricity-consuming enterprises, power grid companies and financial institutions, creating a "power + finance" digital ecosystem and promoting the green transformation of the energy industry chain through financial innovation.



### ○ Financial vitality nourishes green mountains: the Bank delivers precision support to the forestry value chain

The Bank regards providing financial support for the high-quality development of forestry sector as a concrete action to implement the “Two Mountains” concept, and as a crucial opportunity to deepen our presence in green finance and serve the real economy. It injects strong financial momentum into improving the quality and efficiency of the forestry, promoting its transformation and upgrading, and fostering both industrial prosperity and public well-being.

In the Guangxi Zhuang Autonomous Region, over 100 upstream forest land subcontractors, logging teams and seedling suppliers of a leading enterprise in the forestry industry undertook segmented operations such as eucalyptus planting, nurturing and logging. The supply chain settlement model is characterized by the typical features of being “small-value, high-frequency and fragmented”, leading to long-standing challenges of “difficult financing and slow settlement,” which severely constrain the overall operational efficiency of the industry chain. To resolve the “funding bottlenecks” within the local forestry supply chain, the Bank, guided by the philosophy of “e-Invoice Connect, e-Invoice in One Scenario ( 渤銀 e 票通, e 票一場景 )”, has designed and launched a specialized commercial draft discounting product tailored to the forestry sector. By adopting a model of “issuing bills by core enterprise + discounting by upstream suppliers”, the Bank effectively extends the creditworthiness of core enterprises to the end of the industry chain, thereby providing targeted financial support to the micro and small, enterprises and individual business owners along the chain.

This solution not only matches the forestry production cycle by setting bill terms of 3 to 6 months, but also offers flexible amounts that perfectly align with the characteristics of small-value, high-frequency transactions. Furthermore, it enables suppliers to significantly shorten their payment collection cycle by applying for bill discounting directly through online channels, which achieves T+0 settlement. The commercial bill guarantee discount model has emerged as a “new engine” for the Bank in serving to the forestry supply chain of Guangxi, which benefits 52 suppliers, reduces their payment collection cycle from 90 days to 3 days, and increases logging efficiency by 18%, successfully securing the raw material supply for an annual pulp production output of 900,000 tons.

At the same time, the Bank has extended this model to other distinctive agricultural industry chains in Guangxi, such as sugarcane and sericulture, thereby unblocking the “arteries” of these agricultural chains and invigorating green productivity, thus ultimately benefiting thousands of forestry farmers. In this way, “living waters” of finance are enabled to precisely nourish the lucid waters and lush mountains.

### ○ The comprehensive green finance service capabilities of the Nanjing Branch continued to strengthen

In 2025, the Bank's Nanjing Branch prioritized the advancement of green finance as a key focus of the year. The Branch thoroughly implemented the requirements regarding the "five priorities" of financial services, continuously deepened the development of its green finance system and significantly increased financial support for areas such as the green and low-carbon transition of the energy sector, the green upgrading of infrastructures, and energy conservation and carbon reduction. The Nanjing Branch has achieved remarkable results in the development of its green finance business, with an increase in the balance of green loans of 56.93%, and the volume of loans supporting the green and low-carbon energy transition growing by 46.25%, demonstrating a sustained improvement in both the quality and efficiency of its green financial services.

### ○ Chengdu Branch was recognized as the “Best Green Financial Institution of the Year”

In December 2025, according to the “Circular on the List of Model Units for Fulfilling Social Responsibility in the Sichuan Banking Industry for 2023–2024” issued by the Sichuan Banking Association, the Bank's Chengdu Branch was recognized as a “Model Unit for Fulfilling Social Responsibility in the Sichuan Banking Industry for 2023–2024 – Best Green Financial Institution of the Year.” In recent years, the Chengdu Branch has vigorously developed green finance, making contributions in areas such as green credit, green operations and environmental public welfare.



# Low-Carbon Operations Management

The Bank has deeply integrated the new development philosophy into all aspects and throughout the entire process of its operations and management. With coordinated effort to improve its low-carbon operations management system and advance green procurement, it has strengthened its own carbon footprint management, while playing a positive role in fostering green development across society.

## I. Energy Management and Greenhouse Gas Emissions Management

The Bank has taken various measures to conserve energy and reduce consumption for projects with the highest energy consumption during its operations. These include the use of energy-saving facilities and equipment, as well as the application of environmentally friendly technologies and other comprehensive approaches to save energy and reduce consumption.

In terms of greenhouse gas emissions, the Bank strictly complies with the relevant requirements of the Greenhouse Gas Emissions Management System formulated by the environmental protection department. To reduce greenhouse gas emissions, the Bank technically upgraded the combustion systems of the 4 gas-fired boilers in the central air-conditioning heating system in 2020. After the upgrade, the greenhouse gas emissions fully comply with the relevant requirements of the international standard ISO14064-2018 for greenhouse gas emissions. In 2025, the Bank continued to commission a professional institution to conduct monthly test on the greenhouse gas emissions from the gas-fired boilers during the heating season. The test results remained within the scope permitted by relevant regulations.

## II. Water Resource Management

The Bank has made efforts in terms of technology and management to reduce water consumption. The Bank has strengthened the inspection and maintenance of water supply system equipment, facilities and appliances to prevent

water leakage or dripping. The Bank reasonably controls the pressure range of the water supply system's start-stop pump, and adjust the operating frequency of the pump motors based on appropriate working pressure settings to effectively reduce the energy consumption of different types of pumps. During the summer cooling period, the Bank regularly inspects and prepares the automatic water supply device for the air conditioning cooling tower to ensure normal function and timely water supply adjustment and avoid water waste. The Bank analyzes the water consumption records of the Head Office building on a monthly basis and takes targeted measures to ensure that water is used as needed.

### III. Paper Consumption Management

In 2025, leveraging modern technology, the Bank refined its management practices and drove the implementation of smart office assistants. It continued to utilize the OA System and archival system as key operational platforms, and strived to optimize process and expand module, with a total of 16 functional modules optimized for the year, which further reduced paper consumption in document circulation and records management.

The Head Office adopted a centralized procurement and on-demand distribution management model, so as to further strengthen the centralized management of office copy paper. In 2025, a total of 5,444,500 sheets of copy paper were purchased (with A3 sheets s calculated as equivalent to two A4 sheets for statistical purposes).

In 2025, the Bank held a total of 1,573 video conferences, effectively reducing carbon emissions generated by business travel, and the printing of meeting materials.



## IV. Green Procurement Management

The Bank firmly upholds the philosophy of sustainable development, and regards green procurement as a key pathway for fulfilling its social responsibilities and driving high-quality development.

### (I) Systematically establishing a green procurement management mechanism

The Bank has systematically embedded requirements regarding environmental protection, resource conservation, safety, health and recycling throughout the procurement chain. It revised and issued core systems such as the Working Rules of the Centralized Procurement Management Committee (2025 Revision) and the Management Measures for the “Bo Cai Yi Gou ( 渤採易購 )”, and formulated the annual procurement authorization catalog, providing a solid institutional foundation for green procurement. In key stages such as procurement initiation, supplier qualification review, tender evaluation and assessment and contract performance, the Bank has established criteria and requirements including green management systems (ISO 14001, ISO 45001), clean production, waste recycling and green packaging and logistics, guiding suppliers to enhance their environmental performance.

### (II) Actively leading the coordinated development of green supply chains

In strict compliance with national and industry standards, the Bank prioritizes the procurement of green products and services with environmental labels and energy-saving certifications. Suppliers are encouraged to continuously improve their production processes and adopt energy-efficient equipment to reduce pollutant emissions. Through contractual terms that clearly specify environmental requirements, the Bank guides suppliers to increase their investment in environmental protection and technological innovation, and work together to conserve resources and energy and reduce pollutant emissions, thus progressively building a green, low-carbon supply chain ecosystem with the Bank as its core.




# Climate and Environmental Risk Management



## I. Identification, Assessment, Management, Monitor and Control Process of Environmental Risks

### (I) Identification and assessment of climate-related risks

The Bank identifies and analyses climate-related risks faced in business operations and investment and financing business from the perspective of physical risks and transition risks, including the short, medium and long term effects on major risks, such as credit risk, market risk, liquidity risks, operational risks, reputational risks, country risks, strategic risks and information technology risks.

Major risks	Climate-related risk factors and major effects	Term
 <p>Credit risk</p>	<ul style="list-style-type: none"> <li> <b>Physical risks:</b> Extreme weather damages the value of corporate assets, leading to damaged or depreciated collateral, or affecting the supply chain, thereby affecting business operations, profitability and survivability, and increasing the default rate.                     </li> <li> <b>Transition risks:</b> The goal of carbon peak and carbon neutrality will lead to changes in investor preferences and a decline in the expected returns on carbon-intensive assets, which may expose us to valuation decline and increased investor volatility.                     </li> </ul>	<p>Short, medium and long term</p>

 <p>Market risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical Risks:</b> Extreme weather events may damage national infrastructure, weaken economic growth and employment, and trigger potential losses and volatility in investment portfolios, which result in increased liability costs associated with climate-sensitive investments and business operations.</li> <li>• <b>Transition risks:</b> The goal of carbon peak and carbon neutrality will lead to changes in investor preferences and a decline in the expected returns on carbon-intensive assets, which may expose us to valuation decline and increased investor volatility.</li> </ul>	<p>Short, medium and long term</p>
 <p>Liquidity risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Extreme weather causes widespread damage to physical assets, resulting in construction and maintenance costs, leading to a surge in demand for withdrawals and emergency loans, and exacerbating liquidity pressures.</li> </ul>	<p>Medium and long term</p>
 <p>Operational risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Extreme weather may have a negative impact on corporate infrastructure, systems, processes and employees, disrupting business continuity.</li> <li>• <b>Transition risks:</b> In the process of adapting to climate changes, losses may occur if internal corporate processes and systems are unable to meet the requirements.</li> </ul>	<p>Medium term</p>
 <p>Compliance risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Extreme weather and natural disasters may affect the safe and stable operation of an enterprise, leading to supervision and evaluation by regulatory authorities on the enterprise's management capabilities for climate-related physical risks, which may lead to regulatory compliance risks.</li> <li>• <b>Transition risks:</b> The green land carbon transformation of the national economy, society, industry, and corporate operations, as well as changes in industrial development and corporate operations, may affect corporate business operations and risk management, leading to supervision and evaluation by regulatory authorities on the enterprise's management capabilities for climate-related transformation risks, which may lead to regulatory compliance risks.</li> </ul>	<p>Short, medium and long-term</p>

<p>Reputational risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Providing financial support to customers and their projects that damage habitats and affect biodiversity may lead to reputation risks.</li> <li>• <b>Transition risks:</b> Due to the green land carbon transformation of the national economy, society, industry, and corporate operations, continuous provision of financing for enterprises with “high pollution, energy consumption and emission” or substantial increase in carbon-intensive assets may lead to reputational risks.</li> </ul>	<p>Short, medium and long-term</p>
<p>Strategic risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Extreme weather may have a negative impact on business strategies of enterprises. Enterprises that have not fully considered the impact of climate-related risk drivers in their original business strategies will be exposed to strategic risks.</li> <li>• <b>Transition risks:</b> Due to the low-carbon and green transformation of the national economy and society, major changes in the production and operation of enterprises and intensified competition in green finance, the original business strategies of enterprises may not be able to meet new market demands, which may lead to strategic risks.</li> </ul>	<p>Medium and long term</p>
<p>Country risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Continuous rise in sea level may have a negative impact on the infrastructure and economy of coastal countries.</li> <li>• <b>Transition risks:</b> Countries relying on traditional high-carbon development models may face impacts and challenges during the transformation to a green and low-carbon development model.</li> </ul>	<p>Medium and long term</p>
<p>Information technology risks</p>	<ul style="list-style-type: none"> <li>• <b>Physical risks:</b> Extreme weather may have a negative impact on equipment and systems of enterprises, which may cause system failures, data loss or damage, resulting in financial or reputational losses.</li> <li>• <b>Transition risks:</b> Due to the low-carbon transformation of the economy and society, the operations of banks or enterprises may experience major changes. Existing information technology may not meet new requirements, resulting in financial losses.</li> </ul>	<p>Short and medium term</p>

## (I) Climate-Related Risk Management, Monitoring and Reporting

The Bank regularly monitors and analyzes the balance and percentage of credit granted and utilized by market entities in high-carbon and high transformation risk industries. The Bank also strengthens the monitoring and reporting of climate-related physical risks to enhance its business continuity management and contingency management capabilities.

## (III) Climate-Related Risk Control and Mitigation

The Bank has adopted risk management measures such as key business strategies, differentiated authority and processes, and list-based management to proactively control and mitigate climate risks in business operations and the investment and financing business.

# II. Climate and Environment-Related Risks and Opportunities

The Bank actively responds and adapts to business development opportunities in the changing climate and promotes green development.

Major opportunities	Key initiatives
<p><b>Sound climate risk management system</b></p>	<ul style="list-style-type: none"> <li>○ Incorporating climate risk management into the comprehensive risk management system and the entire credit approval process for investment and financing activities.</li> <li>○ Keeping abreast of climate-related laws, policies and regulatory requirements, strengthening research on traditional energy industry and high-carbon industry, and timely adjusting and optimizing credit policies for traditional energy industry, high-carbon industry and key sectors of green development.</li> <li>○ Establishing a climate-related risk analysis framework. For traditional energy industry and high-carbon industry which are more vulnerable to the impact of transition risks, analyzing the physical risks and transition risks faced by the asset portfolio, conducting risk assessments, early warning, monitoring and emergency drills.</li> </ul>

**Developing green finance**

Building a diversified product system covering green credit and green bonds to meet market demands. Increasing support for the development of green industries and key sectors of low-carbon transformation and the upgrading of traditional industries such as clean energy, energy conservation and environmental protection, and carbon reduction technology. Actively and steadily promoting the green transformation of asset structures.

**Promoting digitalization transformation**

Continuously promoting digital business strategy, innovating and promoting online products and services, improving service quality and efficiency, reducing operating costs and enhancing market competitiveness.

**Promoting green operation**

Promoting green office, green procurement and green travel to effectively reduce energy consumption and costs.

**Enhancing emergency response capability**

Improving the business contingency planning system, clarifying the requirements for emergency management of natural disasters, establishing and improving mechanisms such as material reserves, disaster prevention inspections and duty reports to ensure the safety of customers and employees, as well as the continuous and smooth provision of financial services.

Organizing business continuity training and emergency drills to improve the ability to respond to and handle emergencies. Strengthening the construction of multiple data centers to improve the ability to ensure stable operation.

### III. Climate and Environmental Stress Tests

The Bank's climate and environmental risk stress tests are conducted in accordance with the Principles for the Effective Management and Supervision of Climate-related Financial Risks issued by the Basel Committee. Building upon the stress scenarios developed by the Network for Greening the Financial System (NGFS), it established stress scenarios tailored to domestic realities, constructed risk transmission models, and utilized internal business data and industry-specific data to carry out these stress tests.

### Test Scope

Consistent with the scope of credit risk stress tests, this covers the Bank's on-balance-sheet credit operations (wholesale and retail), while taking into account the impact of transferring off-balance-sheet activities to the balance sheet.

### Risk Transmission

Assuming that the impact of climate-related risks is fully reflected in changes in GDP, scenario generation and stress transmission steps are conducted based on GDP projections provided by the NGFS.

### Testing Time Horizon

Being the coming year, consistent with the projection period for credit risk stress testing.

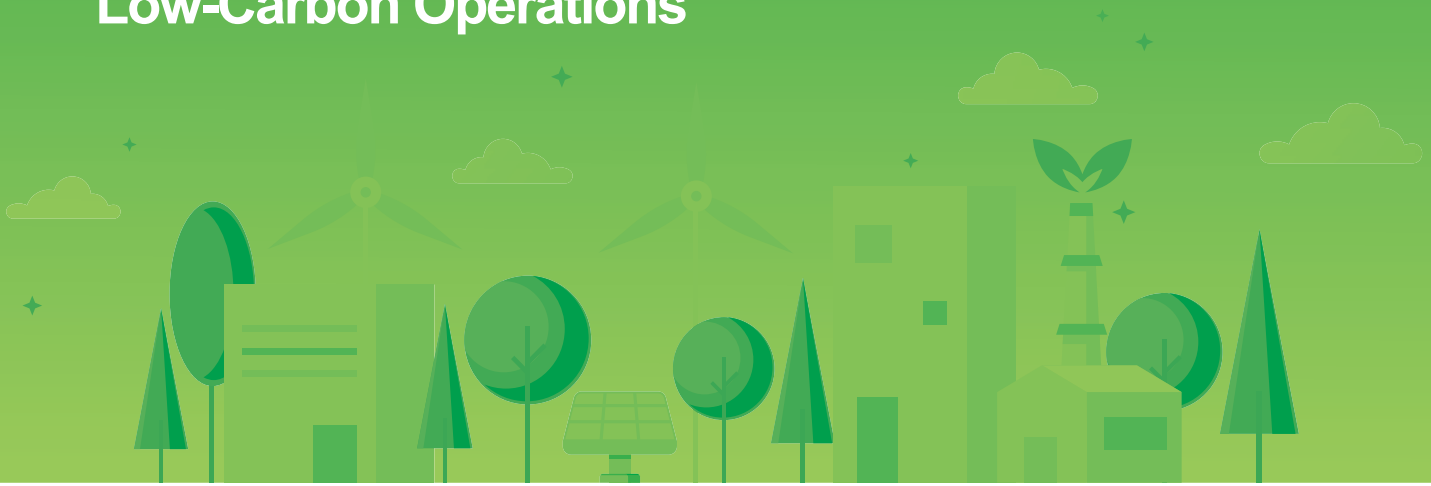
### Stress Scenarios

The credit risk stress test establishes three stress scenarios: mild (Below 2°C), moderate (Net Zero 2050) and severe (Current Policies).

### Test Results

Under mild and moderate macroeconomic stress scenarios, the non-performing loan ratio of Bank involved in the test meets regulatory requirements, while the capital adequacy ratio slightly exceeds such requirements. Efforts should be made to minimize non-performing loans and maintain capital adequacy at all times, minimizing the probability and the severity of impacts on its normal operations and business development during the test window. However, under a severe stress scenario, accompanied by macroeconomic downturns and fluctuations, the Bank's non-performing loan ratio is significantly affected, necessitating substantial additional provisions for loan losses. This results in a capital shortfall, with the capital adequacy ratio declining to 10.27%, falling below the regulatory requirement. The Bank should maintain a certain pace of asset growth and adequate capital levels to mitigate cascading risks that may arise from extreme climate events.

# Indicators and Targets of Green Finance and Low-Carbon Operations



Targets	Indicators
<p><b>Balance of green loans record a growth</b></p>	<p>In 2025, the balance of green loans amounted to RMB59.335 billion, representing a year-on-year growth rate of 36.77%.</p>
<p><b>Launch innovative green finance products</b></p>	<p>Innovatively launching "Electricity Bill Invoice" scenario-based products, building a new ecosystem for power grid financial services, and facilitating the green transition of the energy industry chain.</p>
<p><b>Improve the green finance development strategy</b></p>	<p>Formulating the Transition Finance Planning of China Bohai Bank, which provides a comprehensive blueprint encompassing the developmental context of transition finance, an analysis of existing foundations and current status, overarching strategies and phased objectives, and safeguard measures, laying a solid foundation for comprehensively advancing the development of high-quality transition finance in the next step.</p>
<p><b>Reduce carbon emissions from operations of the Head Office</b></p>	<p>In 2025, total Scope 1 and Scope 2 carbon emissions and intensity of the Head Office achieved a reduction. For details, please refer to the section headed "ESG Performance" of this report.</p>

Note: 1. The balance of green loans is calculated in accordance with the scope defined in the Circular on Issuing the Green Finance Supported Projects Catalogue (2025 Edition) jointly issued by the People's Bank of China, the National Financial Regulatory Administration, and the China Securities Regulatory Commission.

2. In 2025, due to changes in regulatory definitions, the Bank made a retrospective adjustment to its 2024 balance of green loans. Prior to the retrospective adjustment, the balance of green loans in 2024 was RMB 48.530 billion.

# Society

The Bank continuously deepens its understanding of the essence of socialism with Chinese characteristics in finance, actively cultivates a financial culture with Chinese characteristics, adheres to a people-centered value orientation, and upholds the fundamental purpose of serving the real economy. Promoting “finance for upward mobility,” the Bank deepened supply-side structural reforms in the financial sector, effectively pursued the “five priorities,” implemented national strategies, and served the development of key regions, leveraging fintech to empower the improvement of service quality and efficiency. Promoting “finance for good,” the Bank respected and protected the legitimate rights and interests of financial consumers within the “Big Consumer Protection” framework, simultaneously promoting employee progress and well-being, and steadily advancing along the path of financial development with Chinese characteristics.





# Deepening Connotative Development and Effectively Pursuing the “Five Priorities”

Closely centering on the strategic deployment of the “five priorities,” the Party Committee of the Head Office established a leading group for the “five priorities,” transforming the political and institutional advantages of Party leadership into driving forces for innovation and development. Bravely shouldering its financial mission, the Bank deeply pursued the “five priorities,” optimized business models, innovated product systems, and improved service quality and efficiency. It precisely injected high-quality financial resources with unique Bohai characteristics into key areas of economic and social development, delivering a remarkable performance in serving the real economy and empowering future development.

## I. Technology Finance

Science and technology constitute a primary productive force and serve as a crucial engine for cultivating and developing new quality productive forces. In 2025, the Bank remained guided by the national strategy of scientific and technological innovation, continuously deepening its practices in technology finance. Centering on the financial needs of technology-based enterprises throughout their entire life cycles, the Bank adhered to the advantages of “specialization,” the philosophy of “refinement,” the responsibility of “distinctiveness,” and the approach of “closeness.” It fully leveraged the robust functions of the “CBHB Sci-Tech Innovation” comprehensive service system to dedicatedly serve technology-based enterprises, including national-level “Little Giant” enterprises using specialized and sophisticated technologies to produce novel and unique products, thereby facilitating the development of new quality productive forces. The Bank served a total of over 8,000 technology enterprises, with the total annual loan disbursement for technology-based enterprises exceeding RMB100 billion.

### Regarding system construction

The Bank continuously improved the relevant systems for technology finance. The Bank issued the Implementation Plan of China Bohai Bank for Promoting the High-Quality Development of Technology Finance, formulating implementation measures to promote the high-quality development of technology finance from

five aspects: top-level design, channel expansion, product system, risk control system, and management mechanism. Building upon this plan, the Bank continuously deepened and increased implementation matters, issuing the Notice of China Bohai Bank on Further Promoting the High-Quality Development of Technology Finance.

### Regarding products and services

First, innovating financial services to assist the development of science and technology innovation enterprises. In 2025, the Bank conducted in-depth exploration surrounding technology scenarios and actively promoted the online migration of products to enhance service efficiency. It launched the online product for Binhai Hi-Tech Zone Point Loan—"Sci-Tech Innovation Point E-Loan." Combining with the innovation point system of Tianjin Binhai New Area, it provided credit support to technology-based small and micro enterprises with development potential through a combination of online and offline methods. As of December 31, 2025, loans were extended to 27 customers, totaling RMB172 million. Second, issuing sci-tech innovation bonds for the first time to seize policy opportunities, broaden funding sources for technology finance, and reduce financing costs for enterprises. Following the introduction of the sci-tech innovation bond policy in May 2025, the Bank successfully issued RMB5 billion in special sci-tech innovation financial bonds in the first instance to support credit extension to technology enterprises, becoming one of the first ten incorporated banks in the market to issue sci-tech innovation bonds. It launched the "China Bohai Bank - CITIC Securities - Beijing-Tianjin-Hebei Enterprise Sci-Tech Innovation Bond Joint Quote Basket," becoming one of the first institutions in the country and the first in the Beijing-Tianjin-Hebei region to create and quote such a basket. The Bank invested in the first batch of sci-tech innovation bond ETFs, further enriching its reserve of tools to serve sci-tech innovation. It executed a pledged repurchase transaction collateralized by "25 ADBC Clean Development Sci-Tech Innovation Bond 01," marking the first such transaction by a joint-stock commercial bank. In collaboration with the China Bond Valuation Center, it released Tianjin's first "twin index" for sci-tech innovation bonds named after a local institution, with constituent bonds covering the entire country. As of December 31, 2025, the Bank had cumulatively underwritten 59 sci-tech innovation bonds for various entities, including central state-owned enterprises, regional industry leaders, private equity investment institutions, and venture capital institutions, with an amount reaching RMB13.733 billion. Third, perfecting the shelf of sci-tech innovation financial theme products. CBHB Wealth Management issued the sci-tech innovation themed wealth management product "Yield Plus (Sci-Tech Innovation) Six-Month Closed-End Wealth Management Product No. 1" in July 2025, raising RMB151 million. In December, it issued the sci-tech innovation themed open-end wealth management product "Feng Yu 90-Day Sci-Tech Innovation Fixed Income No. 1," achieving a breakthrough from zero for sci-tech innovation themed open-end products. Fourth, creating distinctive technology finance products. Combining the financing characteristics of technology finance enterprises, which involve "early investment and investment in small enterprises," the Bank leveraged its resource advantages to provide more convenient financing services for enterprises through investment-loan linkage methods.

## ○ Technology Finance Leveraging the Wave of “AI+” Action

The 2025 Report on the Work of the Government proposed to continuously advance the “AI+” action, support the widespread application of large models, and combine digital technology with manufacturing and market advantages. The Bank integrated diverse resources, focusing on supporting the artificial intelligence sector, and enhanced precise services covering the entire life cycle.

At Tianjin Tiankai Higher Education Sci-Tech Innovation Park, Tianda Zhitu (Tianjin) Technology Co., Ltd. is an artificial intelligence enterprise established in 2023. The enterprise focused on the research and development of vertical large model technology. Based on self-developed core products such as IT innovation-driven graph databases and knowledge engines, it provided industry knowledge graph services and enterprise-level knowledge base solutions, aiming to resolve issues such as data pollution and model hallucinations during the implementation of vertical large models, and promoting the digital-intelligent upgrading of enterprises and the integrated application of “industry + large models.” Like many start-ups, the company faced the dilemma of possessing technology but lacking market presence, with an insufficient capital “foundation.” As one of the first financial institutions to establish a branch in Tiankai Park, the Bank actively provided credit support to accompany the enterprise’s growth.

Black Sesame Technologies, leveraging years of technological accumulation, has grown into an industry-leading supplier of automotive-grade intelligent vehicle computing chips and chip-based solutions, dedicated to the iterative upgrading of intelligent vehicle chips. In the process of providing financial services to this enterprise, the Bank precisely and rapidly addressed its financing needs by introducing partners for credit enhancement and launching standardized financial products.

Technology innovation enterprises in the mature stage have gradually entered a stable operation phase. Voicecomm Technology Co., Ltd., as a leader in the interactive artificial intelligence market, possessed strong technological advantages and outstanding product features. Based on self-developed converged communication and artificial intelligence core technologies, the company empowered various scenarios including smart cities, smart transportation, smart communication, and smart finance. Targeting the company’s funding needs for business expansion and increased R&D investment, the Bank introduced a featured financial service plan. Furthermore, for mature technology enterprises, the Bank also established various services including supply chain finance, cash management, employee incentives, and financial advisory, forming a diversified comprehensive financial service model.

### ○ Active Participation in the First Batch of Investment in Sci-Tech Innovation Bond ETFs

On July 17, 2025, the first batch of 10 sci-tech innovation bond ETFs was officially listed. On the first trading day of the sci-tech innovation bond ETFs, the Bank actively allocated investments, contributing to the development of the sci-tech innovation bond market with concrete actions and assisting strategic technology innovation enterprises in accelerating their growth.

On the first trading day, the Bank invested in a total of seven of the first batch of sci-tech innovation bond ETFs, with a total investment of RMB1.7 billion, achieving a one-click allocation of high-grade sci-tech corporate bonds on the Shanghai and Shenzhen stock exchanges. Taking this as an opportunity, the Bank further enriched its reserve of tools for serving sci-tech innovation, guiding more capital to gather in the sci-tech innovation field through market-oriented means.

The Bank continued to leverage its long-term dedication and accumulation in the technology finance field to build and perfect a comprehensive service system covering multiple dimensions such as credit, bonds, and equity, continuously delivering “patient capital” to the forefront of sci-tech innovation and providing more solid financial support for the vigorous development of technology innovation enterprises.

## II. Green Finance

Green finance has been fully disclosed in the Environment section of this report.

## III. Inclusive Finance

In 2025, the Bank implemented the state’s decisions and deployments regarding inclusive finance, earnestly executed regulatory policy requirements, and promoted inclusive finance business to increase volume, expand coverage, reduce costs, and improve quality, effectively pursuing the “priority of inclusive finance”.

### (I) Focusing on the digital upgrade of inclusive finance services

Adhering to the development strategy of “doing real, doing small and doing well”, and guided by the philosophy of empowering “digital, platform, scenario, and ecosystem” with technology, the Bank established four major inclusive finance product lines: Chain Series (CBHB Chain E-Loan + Digital Series (CBHB Digital E-Loan + Fast Series (CBHB QuickPass + Tech Series (CBHB Tech E-Loan.” It embedded inclusive finance services into various scenarios of small and micro enterprises’ production and operations, explored the establishment of a new model for digital inclusive finance,

and comprehensively promoted the high-quality development of financial services for small and micro enterprises. As of December 31, 2025, the balance of the Bank's inclusive loans was RMB59.068 billion, an increase of RMB3.797 billion from the beginning of the year, representing a growth rate of 6.87%. The number of inclusive loan customers was 146,688, an increase of 17,223 from the beginning of the year, representing a growth rate of 13.30%. The average loan execution interest rate was 4.19%, a decrease of 0.13 percentage points from the beginning of the year.

The Bank efficiently connected with small and micro enterprise entities, focusing on improving the precision and adaptability of financial services in key areas. Conducting in-depth analysis of development trends in segmented industries and the characteristics of industrial upgrading, the Bank precisely empowered strategic emerging fields such as high-end manufacturing, green manufacturing, and intelligent manufacturing, utilizing financial vitality to assist enterprises in technological breakthroughs, capacity upgrades, and collaborative development of industrial chains. Focusing on the business area of "two zones, two chains and one ecosystem", and centering on key customer groups such as core enterprise supply chains, scenario ecosystems, sci-tech enterprises, and platforms, the Bank accelerated the construction of digital inclusive finance, continuously innovated and optimized online products, and promoted the transformation of marketing models from passive to active, product models from offline to online, and risk control models from traditional to intelligent, thereby enhancing the accessibility and convenience of financial services for small and micro enterprises.

The Bank promoted the iterative optimization and innovative upgrading of key products, effectively enhancing customer experience. With a focus on the main line of "online, intelligent, and scenario-based," the Bank built the "CBHB Digital E-Loan" online product factory, striving to promote the digital upgrade of inclusive finance. The "CBHB Digital E-Loan" series products adopt a specific scenario ecological cooperation model. Based on transaction data and risk control logic provided by specific scenario ecosystems, combined with the small and micro enterprise's own tax status, operation status, asset status, and external information such as industry, commerce, and judiciary, the Bank conducted comprehensive evaluations to precisely profile small and micro enterprises, thereby improving the matching of credit products and broadening service scenarios. Meanwhile, the products underwent continuous optimization and iteration to constantly meet personalized business needs.

## CASE

### ○ "Che Xiao Yi" Breaking New Ground in Vehicle Ecosystem Supply Chain Finance

In July 2025, the Bank deeply integrated the entire industrial chain resources of "manufacturing - circulation - service - export" in the vehicle ecosystem and innovatively launched the "Che Xiao Yi" automotive finance featured service brand. It focused on creating services covering parallel import vehicles, automobile dealers, and second-hand car exports, featuring "upstream and downstream integration, domestic and foreign trade integration, and pool-chain integration," thereby resolving the pain points of one-stop financial solutions in the vehicle ecosystem.

Previously, parallel import vehicle enterprises faced the dilemma of long inventory cycles and high capital occupation rates. In traditional financing models, enterprises were required to make one-time huge payments during the procurement stage, while simultaneously facing difficulties in offline coordination across multiple links such as foreign exchange purchase, customs declaration, and warehousing. Keenly capturing this industry pain point, the Bank launched the “Che Xiao Yi” product, which centered on the business models of future cargo rights pledge and spot pledge in the parallel import vehicle industry. It provided targeted financing solutions—a combination scheme of online letter of credit issuance and import bill advance—which significantly improved financing efficiency and helped enterprises accelerate inventory turnover. Meanwhile, relying on “CBHB Global Fast Payment,” the Bank achieved full-process visual management of local and foreign currency receipts and payments. The status of fund circulation was clear, transparent, and funds arrived rapidly, greatly enhancing the financial work efficiency of enterprises. In the customs clearance scenario for parallel import vehicles, enterprises could realize 7×24 hours online tax payment through electronic tariff payment, offering convenient operations. The tariff payment guarantee letter realized “release first, tax later,” with a single guarantee covering all customs districts nationwide, significantly improving customs clearance timeliness and optimizing overall supply chain efficiency. Taking a batch of off-road vehicles from Canada in the Tianjin Port Free Trade Zone as an example, the person in charge of the relevant enterprise stated that thanks to the Bank’s “Che Xiao Yi” comprehensive financial scheme, the process for this batch of parallel import vehicles—from procurement letter of credit issuance to customs declaration and tax payment—was simplified, efficient, and convenient, fully demonstrating the strong momentum injected by one-stop financial services into the enterprise’s operation and development.

“Che Xiao Yi” is a flexible application of the Bank’s supply chain finance product “Boyin e-Chain—Yi Bao Tong” in the vehicle ecosystem. “Boyin e-Chain—Yi Bao Tong” takes “industry as the soul, transaction as the body, and customer as the purpose” as its core concept. It includes the “Yi Bao Tong” product line comprising “Financing Ease,” “Ling Dong Bao,” and “Settlement Ease,” forming a financial service system relying on the “1+3+N” co-built open platform, which includes innovative products such as the new-generation domestic letter of credit, new-generation bill, new-generation factoring, “CBHB Haina Pool,” and CBHB Corporate Account Overdraft. Simultaneously, guided by the industry, the Bank pioneered the “Customer Factory + Product Factory” dual-wheel drive service model, cumulatively achieving the output of personalized combination schemes for 14 mainstream industries.

The underlying logic of this model innovation is to deeply embed financial services into industrial scenarios. It is precisely under this innovation model that the Bank’s supply chain finance products benefited numerous industries through extensive service coverage and efficient operation modes. By driving a large number of inclusive chain-affiliated enterprises to obtain financing support through core enterprises, the Bank fully exerted the industrial chain inclusive effect of “large enterprises driving small ones.”

### ○ The Bank and COSCO Shipping Co-created a New Paradigm of Shipping Finance

In November 2025, the Bank successfully granted an online credit loan to a shipping enterprise in the Tianjin area, specifically used to pay ocean freight to COSCO Shipping Group. This transaction was not only the first landing of the “Freight E-Loan” cooperation between the Bank and COSCO Shipping, but also the first online inclusive cross-border ocean freight loan in the Tianjin area. This marked the Bank’s deep breakthrough in the shipping finance field under the new paradigm of inclusive finance, opening a new chapter of “shipping + technology + finance” ecological services.

This business relied on the Bank’s digital inclusive technology advantages, innovatively adopting the model of “online application + credit granting + specific purpose.” It met the high-frequency capital needs of cross-border shipping enterprises without requiring collateral or guarantee, effectively solving the core pain points of concentrated freight payments and capital turnover for shipping enterprises. This innovative practice not only echoed COSCO Shipping’s full-industrial-chain financial service needs but also filled the gap in online inclusive cross-border shipping finance products in the Tianjin area.

### ○ Fuzhou Branch Won the “Inclusive Finance Service Institution of the Year” Award

On December 25, 2025, the results of the 15th “Public View on Finance” selection, hosted by mainstream media in Fujian Province, were officially announced. By virtue of its innovative measures and operational achievements in serving 361 Degrees Group, a leading enterprise in the footwear and headwear industry in Fujian, the Fuzhou Branch of the Bank was honored with the “Inclusive Finance Service Institution of the Year” award. Utilizing the “Boyin e-Chain” series products, the branch facilitated services for 50 inclusive enterprises affiliated with the 361 Degrees Group supply chain, completing the extension of 24 financing transactions for 21 suppliers within a single working day, earning high praise from customers.

### ○ Beijing Branch Adopted Multiple Measures to Improve the Quality and Efficiency of Inclusive Services

In 2025, the Beijing Branch of the Bank thoroughly implemented various work deployments regarding financial support for private and small and micro enterprises. Adhering to the development philosophy of “increasing volume, expanding coverage, and improving quality,” it increased the proportion of online inclusive finance businesses and focused on enhancing its capability to serve small and micro enterprises.

First, enriching customer groups and broadening service channels. The branch distributed lists of enterprises to visit to its outlets. Various institutions actively communicated and connected with enterprises through phone visits and on-site visits, achieving full coverage of visits and significantly expanding the scope of services.

Second, optimizing the loan structure and strengthening support intensity. By screening inclusive small and micro enterprises that still had financing needs after the maturity of their inclusive businesses, the branch allowed qualified enterprises to handle “loan renewal without repayment of principal” business. It increased the proportion of medium- and long-term loans, strengthened support for manufacturing and sci-tech small and micro enterprises, and promoted the increase of credit products’ share in the total outstanding loans to small and micro enterprises, thereby expanding and solidifying the customer base and further perfecting the service system.

## (II) Continuously deepening the connotation of financial services to benefit people’s livelihoods

With the goal of “creating value for the better life of the people through finance,” the Bank continuously deepened the connotation of services, enhancing customers’ sense of gain, happiness, and security. Relying on scenario-based, ecological, and digital approaches, the Bank provided a “Citizen Finance” service experience that is “anytime, anywhere, on-demand, invisible, seamless, and barrier-free.” The Bank actively connected with government livelihood projects and new economy platforms, continuously broadening payment and settlement channels, and promoting the innovative integration of application scenarios. From serving “guaranteeing building delivery to stabilize people’s livelihood” to assisting in the distribution of benefit coupons for the people, from housing provident fund loans to second-hand house fund escrow, from small passenger car lottery to prepayment rights for heating fees, from public transport all-in-one cards to the third-generation social security cards, from payroll service to talent loans, and from universities for the elderly to community services, the Bank’s convenient, beneficial, and people-oriented financial services continued to upgrade.

The Bank continuously optimized deposit functions and constantly improved customer experience. First, optimizing the display of deposit holding pages and structured deposit product interfaces, launching the deposit certificate verification function, and developing combined deposit functions. Second, issuing exclusive deposit products for key customer groups such as payroll customers, private banking customers, and new customers, such as the exclusive products for social security cardholders of the Tianjin Branch and the exclusive products for the Railway Bureau of the Jinan Branch.

The Bank continuously expanded financial ecosystem scenarios, focusing on areas such as government services, public wellbeing, and transportation, so as to further enhance customer experience and actively promote initiatives that bring inclusive financial benefits to the public. Building on the earlier “One-Cent Bus Ride” campaign, Tianjin Branch continued to roll out the “Discounted Bus Ride” campaign, offering customers exclusive random instant discounts on urban bus services in Tianjin. In addition, by providing exclusive benefits linked to social security cards, the Bank further enhanced the service experience of elderly customers and fulfilled its commitment to delivering financial services for a better life.

The Bank added 15 precious metal products covering themes such as “Golden Snake Welcoming Fortune Lucky Money Gold,” “Ornaments with Exquisite Craftsmanship,” and “Dunhuang Cultural Theme.” For fund distribution, the customer signing process was simplified, and suitability management functions such as customer risk warnings and trading restrictions for special groups were optimized. Additionally, functions and interface displays for trust distribution, including qualified investor certification, customer and transaction data transmission, risk warnings for the elderly and young, and

one-click copying of risk statements, were improved. The insurance trust realized fully online processing, vigorously advancing the standardization process and further enhancing customer service satisfaction.

The number of wealth management products on sale at the Bank increased to 300, nearly four times that of the same period last year. Investment choices continued to expand, precisely matching customers' diversified allocation needs. As of December 31, 2025, CBHB Wealth Management Co., Ltd. served over 1.1 million wealth management customers, issued 528 wealth management products throughout the year, and cumulatively created returns exceeding RMB4.8 billion for customers. In 2025, the Company issued 14 "Building Dreams Together" charity-themed closed-end wealth management products, with a fundraising scale of RMB2.272 billion. On the one hand, it yielded profits to investors by reducing fees; on the other hand, upon the maturity of the products, it made donations to the Tianjin Women and Children Development Foundation on behalf of investors, practically implementing the philosophy of "wealth for good."

CASE 

### ○ Precisely Supporting the Consumer Market with Financial Vitality

The Bank continuously increased the supply of financial products and services, deeply expanded diversified consumption scenarios, and fully upgraded its service capabilities. It precisely channeled financial resources into livelihood consumption sectors, effectively unleashing market potential and injecting strong financial momentum into expanding domestic demand.

In terms of expanding financial supply in the consumption sector, the Bank continued to play the main channel role of credit support, optimized consumer loan products, and launched the "CBHB E-Loan Golden Collar Loan," which features revolving usage and borrowing and repayment at any time, thereby enhancing consumer credit service capabilities and building a bridge between financial services and livelihood needs. The Bank strengthened the application of technologies such as the internet and big data, continuously optimized the online application experience for consumer loans, and improved the convenience of consumer financing.

In terms of assisting in unleashing consumption potential, the Bank continuously increased financial support for goods consumption, service consumption, and new types of consumption. Closely following new trends in the development of diversified consumption scenarios, the Bank focused on deepening the symbiotic and win-win cooperation model within the macro-ecosystem of community business circles surrounding its outlets. It provided a one-stop service experience of "enjoying financial rights immediately upon consumption," built a consumption scenario financial ecosystem, and effectively channeled "financial vitality" into livelihood consumption sectors through activities such as joint brand marketing and consumption discounts.

The Bank launched marketing activities such as consumption and installment lucky draws targeting scenarios

like trade-ins and state subsidies, assisting in unleashing consumption potential. Combining specific sectors such as renovation and automobiles, it launched special installment products. By comprehensively considering the cardholder's credit level and repayment ability, the Bank reasonably designed product structures and expanded the scope of consumer finance services under the premise of controllable risks.

In terms of customer acquisition in community business circles, the Bank focused on three major categories of scenarios: "elderly care," "childcare and parenting," and "lifestyle services." It delved into communities surrounding outlets and met the diverse consumption needs of community residents through forms such as group buying of goods, service experiences, and customized activities. The Bank assisted retail enterprises and merchants closely related to people's lives—such as clothing, food, housing, and transportation—through cash management tools, making merchant operations more vibrant, facilitating residents' lives, and achieving the common development of financial services and the community business circle ecosystem.

Relying on mobile banking, the Bank meticulously built the "Bo Lan Hui" online scenario platform. Based on the customer points and rights system, and centering on education, healthcare, elderly care, childcare, and consumption life needs, it created a one-stop financial life service platform.

### ○ The Bank Signed a Comprehensive Strategic Cooperation Agreement with WeDoctor Holdings Limited

On July 15, 2025, the Bank signed a comprehensive strategic cooperation agreement with WeDoctor Holdings Limited, a leading AI medical enterprise. Both parties will carry out all-round in-depth cooperation centering on digital health consortium business, supply chain financial services, and personal consumption businesses, jointly promoting the deep integration of the medical and health industry with financial services. This cooperation will fully integrate WeDoctor Holdings' innovative advantages in AI healthcare with China Bohai Bank's comprehensive financial service capabilities, injecting financial momentum into enterprise development, boosting the digital-intelligent transformation process of medical services, and better benefiting the public.



### ○ Taiyuan Branch Signed a Strategic Cooperation Agreement with Huajian Sports Holding Group

On June 12, 2025, the Taiyuan Branch of the Bank signed a strategic cooperation agreement with Huajian Sports Holding Group. The Bank will fully leverage its professional advantages in comprehensive financial services and fintech innovation to tailor a package of financial service solutions for Huajian Sports Group, covering event financing, supply chain finance, and scenario-based consumer finance. At the same time, it will actively explore the deep integration of finance and sports consumption scenarios, providing smart financial solutions for scenarios such as sports venues, event activities, and sports consumption.

Huajian Sports Group shoulders the heavy responsibility of leading the transformation and upgrading of the sports industry in Shanxi Province and stimulating the potential of sports consumption. Its business covers event hosting, venue operations, sports technology, and sports media.

## (III) Continuously improving the quality and efficiency of financial services for agriculture, rural areas and farmers

In 2025, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank comprehensively implemented the spirit of the 20th National Congress of the Communist Party of China and all its plenary sessions, the Central Economic Work Conference, the Central Financial Work Conference, and the Central Rural Work Conference. It strictly implemented policy requirements such as the Notice by the General Office of the National Financial Regulatory Administration Regarding Solidly and Effectively Conducting the Financial Work on "Agriculture, Rural Areas, and Farms" in 2025 and the Opinions of the People's Bank of China and the Ministry of Agriculture and Rural Affairs on Strengthening Financial Services for Rural Reform and Promoting All-around Rural Revitalization. The Bank continuously improved the quality and efficiency of financial services for agriculture, rural areas and farmers, adhering to allocating higher-quality financial resources to key areas and weak links in agricultural and rural development.

As of December 31, 2025, the outstanding balance of the Bank's agriculture-related loans was RMB46.665 billion, an increase of RMB925 million from the end of the previous year, representing a growth of 2.02%.

## IV. Pension Finance

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank earnestly implemented the decisions and deployments of the CPC Central Committee and the State Council regarding pension finance, serving the high-quality development of the silver economy.

### Developing pension finance business

The Bank vigorously promoted its branches to obtain qualifications for third-generation social security card business and successfully obtained the card issuance qualification in the Tianjin region. The Bank continuously optimized system functions and strengthened the promotion of personal pension activities through multiple channels; it continuously enriched personal pension products, establishing a product line of “exclusive deposits, exclusive wealth management, and exclusive insurance” to meet more investment needs for aging preparation. As of December 31, 2025, the total amount of funds deposited into the Bank’s personal pension accounts increased by 46% year-on-year.

### Developing pension service finance business

The Bank continuously consolidated the “Five Ones” comprehensive service system for pension finance: “one card, one product suite, one service system, one professional team, and lifelong companionship.” It launched the debit card themed on respecting and caring for the elderly — the “Botai Card,” continuously expanding scenario services such as public transportation, universities for the elderly, and cultural and sports activities, and jointly issuing exclusive cards such as senior discount cards and affinity cards with relevant institutions. The Bank continuously enriched the “Botai” pension product shelf, developed and launched the paper fixed-term deposit certificate suitable for middle-aged and elderly customer groups — “Sui Yue Deposit,” jointly issued the first phase of senior care wealth management products with CBHB Wealth Management, selected top-tier institutions to launch commercial pension products, and innovatively created the “Bo Xiang Jia” wealth inheritance system to meet customers’ needs for pension planning and wealth inheritance.

### Improving the construction of pension finance support systems

Centering on the service needs of elderly customer groups, the Bank optimized service processes, providing “Senior Care Hotline” agent services for customers aged 60 and above, with “one-click direct access” eliminating multi-level menu operations; it launched the “Botai Large Font Version” of the mobile bank; launched the “CBHB E-Butler” pension planning service; and cultivated a team of pension financial planners, with the number of certified pension financial planners reaching 200 as of December 31, 2025.

### Supporting the development of the pension industry finance

The Bank deeply explored financing businesses for the pension industry, utilizing tools such as fixed asset loans and working capital loans to actively serve entities such as healthcare and nursing groups, healthy aging service companies, and elderly care institutions, thereby boosting industrial development. Following policy guidance closely, the Bank actively promoted the pre-payment fund supervision business for elderly care institutions, proactively connected with the Ministry of Civil Affairs, and established a pre-payment fund supervision system for elderly care institutions to build a solid defense line for fund safety. As of December 31, 2025, the Bank had been selected as a qualified bank for elderly care institution fund supervision in Tianjin Municipality, Hebei Province, and Xiaodian District of Taiyuan City, constructing a multi-level service network of “provincial + municipal + district/county.”

#### CASE

#### ○ Empowering Pension Fund Supervision to Safeguard the People’s “Pension Money”

In April 2025, the Bank became a partner bank for the pre-payment fund supervision of elderly care institutions under the Ministry of Civil Affairs. In November, it completed the comprehensive docking with the Ministry of Civil Affairs’ headquarters-to-headquarters system, successfully establishing a full-process supervision system ranging from account opening and dynamic fund monitoring to abnormal transaction warnings.

Relying on its fintech capabilities, the Bank strictly implemented the requirement that pre-payment funds be used only for their designated purposes. Through tri-party custody agreements, it clarified supervision responsibilities and standardized operations, promoting multi-party collaboration among civil affairs departments for dynamic monitoring, elderly care institutions for compliant operation, and the elderly group for fund safety.

The Bank continuously deepened its practice of fund supervision for elderly care institutions, building a solid defense line for fund safety with professional financial services, promoting the high-quality development of elderly care services, and providing a replicable practical model for financial institutions to participate in serving the pension industry.

### ○ Suzhou Branch: Painting a Warm Picture of “Sunset Glow” in Finance with “Elderly-Friendly” Strokes

The Bank’s Suzhou Branch regarded pension finance as a key focus for serving people’s livelihood. Through the dual-track approach of building a foundation with systems and practicing with warmth, it created an “elderly-friendly” service system integrating “safety, convenience, and warmth.”

#### Doorstep service solving the “last mile” problem

Addressing the travel difficulties faced by the elderly and the infirm, the branch provided professional and comfortable doorstep services. Relying on measures such as two-person visits and video witnessing, it ensured that the service process was “standardized and supervised.”

#### “Slow service” delivering financial warmth in a fast-paced era

The branch advocated “moderate speed, appropriate volume, and constant sincerity” in elderly-friendly services. When serving elderly customers, it always paid attention to their physical and mental states, listened patiently to their needs, slowed down speech during communication, and used easy-to-understand language to interact with them, allowing elderly customers to feel the warmth of Bohai’s services.

#### Building an anti-fraud firewall with professional sensitivity

When handling business consultations for elderly customers, service personnel always maintained professional sensitivity, proactively alerting customers to potential risks and guiding them to call official phone numbers for verification regarding potential scams, thereby preventing financial losses for elderly customers. In terms of publicity and education, the branch integrated anti-fraud publicity into scenarios such as doorstep services and lobby services. Through methods like dialect explanations and case study brochures, it enhanced the “immunity” of the elderly group against fraud.

## ○ Tianjin Branch: Optimizing Financial Services to Facilitate a New Convenient Life for the Elderly

**Reducing travel for elderly services.** To better meet the travel needs of the elderly group, the Tianjin Branch of the Bank collaborated with Tianjin Metropolitan Card Co., Ltd. on the “Senior Discount Card” business. Relying on 49 outlets across the city, it provided agency services for free bus card-related businesses for elderly people aged 65 and above (including short-term visitors to Tianjin) in Tianjin Municipality. The Senior Discount Card combines rights and interests such as free bus rides and exclusive financial services. By optimizing business processes, the branch effectively resolved the inconvenience where elderly users could previously only handle procedures at three Tianjin Municipality One-Card stations, realizing the goal of “data running more errands and the public running less errands.”

**Broad coverage of livelihood services.** As the issuing institution for the third-generation social security card in Tianjin, the Tianjin Branch officially provided services such as application and replacement of third-generation social security cards to the public starting from January 1, 2025. Since the launch of the service, centering on third-generation social security business, the branch actively promoted the acceptance of convenience services, deepened co-construction with streets and communities and livelihood scenario services, and promoted the third-generation social security card authentication work for pension qualification certification and subsidies for community canteens for the elderly. Meanwhile, by developing livelihood service scenarios and consumption scenario applications for the third-generation social security card, and combining with the Haihe International Consumption Season, heating payment season, and business district community construction, the branch accelerated the replacement and popularization of the third-generation social security card in Tianjin Municipality.



## V. Digital Finance

### (I) Digital technology strengthening foundations and empowering business

#### Solidifying digital foundations

The Bank continuously enhanced its independent control over key core technologies and accelerated the construction of the four major projects. Regarding the construction of the new-generation distributed core system and counter channel system, the Phase I Loan Center was successfully put into operation, and the construction of the Phase II Deposit Center proceeded steadily, solidifying the foundation of enterprise service capabilities and providing core support and strong guarantees for the high-quality development of the business. The main project of the new-generation Integrated Funds Business Management System was successfully put into operation, achieving integrated business processing across the front, middle, and back offices. Regarding the construction of the Lake-Warehouse Integrated System, the main functions of the data lake system were successfully put into operation; the second-generation data warehouse system completed the deployment of the same-city disaster recovery center and was put into operation. Regarding the construction of the new-generation credit risk management platform, the pilot project entered the implementation stage. The Bank focused on promoting the construction of the “AI Application Project,” centering on key areas such as smart customer service, risk control, investment advisory, operational automation, and precision marketing, and completed pilot applications in multiple scenarios including AI smart risk control analysis and generation of due diligence reports for corporate customers. The construction of the aforementioned systems will systematically enhance the Bank’s technological support capabilities and data quality, injecting strong momentum into the Bank’s high-quality development.

#### Digital technology empowering business

Focusing on industrial digital finance, retail digital finance, and financial market digital finance products and services, the Bank fully leveraged the empowering role of digital technology and data elements in business. It launched the “CBHB Treasury” service system for the first time, continuously optimized the “CBHB Digital E-Loan” product base and risk control foundation, launched commercial pension products, achieved the integration and upgrade of the retail customer relationship management system, and built a one-stop retail customer operation and management portal. It also put the asset look-through system into operation, realizing the online look-through of non-underlying asset data and centralized management of foreign exchange transactions for customers, and promoted the Phase II construction of the customer fund trading system, helping to comprehensively improve the quality and efficiency of financial services for the real economy.

### ○ The Bank Was Granted an Invention Patent Right by the National Intellectual Property Administration for the First Time

On November 19, 2025, the National Intellectual Property Administration issued the Notification of Granting Invention Patent Right to the Bank. The Bank's independently developed invention, "A Financial Statement Risk Identification Method, Device, Electronic Equipment, and Storage Medium," successfully passed the substantive examination and was granted the invention patent right.

Based on actual business conditions, this patent focused on the industry challenge of financial statement window-dressing risks. By deeply mining risk pain points and technical bottlenecks in daily work, and relying on neural networks and contrastive learning technologies, it proactively explored large model algorithm architectures and constructed a systematic and intelligent risk identification solution. This effectively improved the accuracy and timeliness of financial statement window-dressing identification and was implemented in multiple business scenarios such as risk management, providing solid technological support for comprehensively enhancing the Bank's intelligent risk control capabilities and building a strong business security barrier.

### ○ "Intelligent Risk Control Report Project" Selected for National-Level Case Collection

In November 2025, at the 8th China Enterprise Forum, the Research Center of the State-owned Assets Supervision and Administration Commission of the State Council officially released the Collection of Practical Application Cases of Smart Decision-Making by State-owned Assets and State-owned Enterprises (2025). The Bank's "Intelligent Risk Control Report Project" was successfully selected. This marked that the Bank's innovative practices in the fields of fintech and risk management received authoritative recognition.

The "Intelligent Risk Control Report Project" was the Bank's first business application successfully connected to an AI large model. It innovatively adopted a collaborative mechanism of "data annotation + machine learning model + large language model," achieving complementary advantages and efficiency integration of multiple model technologies. By constructing a risk assessment matrix from seven dimensions, including business structure, asset quality, product type, branches, and customer managers, the system was able to perform three-dimensional identification, precise positioning, and look-through management of risk points. This innovative design not only provided the Head Office with a panoramic risk view but also offered clear and targeted guidance for branches to carry out risk control work.

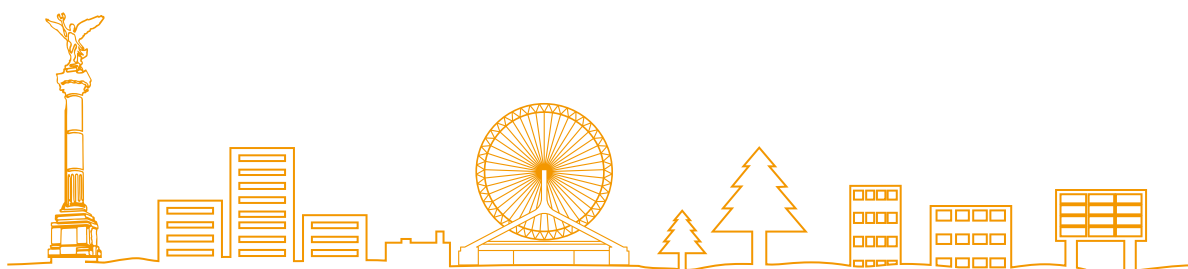
At the practical level, the project demonstrated significant application value. Relying on the advanced large

model intelligent engine, the system could tailor “one branch, one policy” risk management schemes and business development suggestions for each branch, assisting branches in rapidly formulating “one customer, one policy” refined customer management strategies. It is worth noting that while improving the precision of risk identification, the project also significantly enhanced business operational efficiency. Through automated report generation and intelligent decision support, it effectively alleviated the workload of grassroots employees, achieving a dual enhancement of risk control and operational efficiency.

## (II) Platform ecosystem finance creating a new collaborative mechanism

The Bank fully established a new mechanism for multi-channel collaborative empowerment of high-quality financial services via mobile banking, remote banking, and WeCom. Focusing on three major fields—consumer internet, government services and people’s livelihood, and industrial chain upgrade—and seven segmented scenarios including real estate transactions, automotive industry chain, government services and people’s livelihood, consumer chains, education, enterprise online operations, and online e-commerce, the Bank conducted in-depth research on the commercial logic and core demands of each scenario, formulated personalized financial solutions, and perfected the product matrix. In 2025, the Bank successfully launched UnionPay “Order Payment,” “Corporate Quick Pay,” and Panda Coin products, and iteratively upgraded businesses such as “Sincere E-Deposit · E-Transfer,” “Bo Shang Ying,” and “Online Payment.”

In 2025, the Bank continuously utilized digital means to steadily promote mobile banking construction. In June, it completed the age-friendly and barrier-free renovation of the “Senior Version” of the mobile bank, achieving comprehensive upgrades in page layout optimization, interaction simplification, security mechanism reinforcement, and elderly service function design. During this process, the Bank actively applied domestic operating systems and successfully released the HarmonyOS version of mobile banking services on the Huawei AppGallery in December, further deepening the role of mobile banking as the main channel for customer service.



## Serving National Strategies and Supporting Regional Economic Development



Through targeted services, proactive deep cultivation, and ecosystem empowerment, the Bank closely aligned with national strategies, penetrated deeply into the industrial fabric, and reshaped bank-enterprise relationships. It comprehensively and deeply advanced the “Three Bohais,” “Five Factories,” “Nine Major Banks,” and “Ten Major Projects,” promoting the transformation from a “service provider” to an “ecosystem co-builder,” and running at full speed on the new journey of serving national development strategies and the high-quality development of the regional economy. Fully leveraging its advantages as a national joint-stock commercial bank, the Bank assisted in the implementation of national regional development strategies. It continuously improved the quality and efficiency of services in key regions such as the Beijing-Tianjin-Hebei region, the Yangtze River Economic Belt, and the Guangdong-Hong Kong-Macao Greater Bay Area, and strove to meet the development needs of regions such as Northeast China and the central and western regions, injecting strong momentum into the high-quality development of the regional economy.



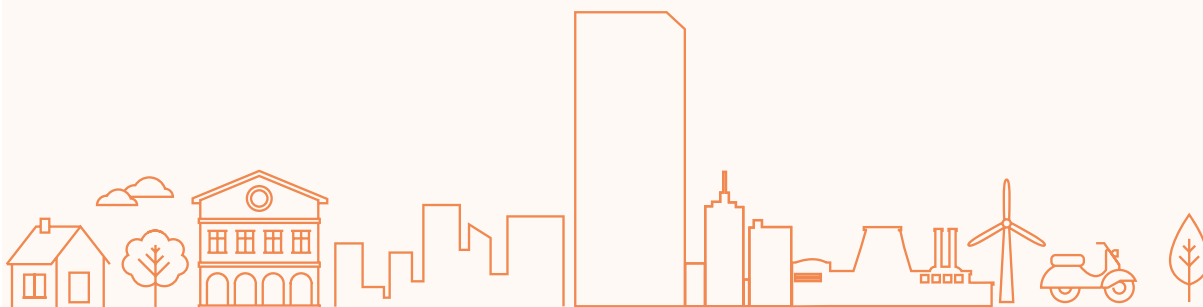
On December 11, 2025, the Bank entered into a comprehensive strategic cooperation agreement with China National Gold Group.

## ○ The Bank Empowering the Accelerated Construction of a Modern Logistics System

In June 2025, the Bank successfully launched the first “China Railway Freight Loan” business in cooperation with China State Railway Group Co., Ltd., extending a loan of RMB50 million to a subsidiary of a group specifically for railway freight payments. The successful disbursement of this “China Railway Freight Loan” not only alleviated the company’s working capital pressure and provided an efficient and convenient financing channel but also reduced the financing cost for the enterprise through the management of special credit extension and revolving limits. Furthermore, it integrated upstream and downstream resources of the supply chain, enhancing the synergy within the supply chain ecosystem.

The “China Railway Freight Loan” is a scenario-based supply chain finance product jointly created by the Bank and China State Railway Group, precisely serving logistics and freight enterprises, shippers, and cargo owners. This product represents not only another innovation in scenario finance but also a key breakthrough for the Bank in deeply serving the real economy and resolving financing difficulties for logistics enterprises. Centering on the core scenario of real railway freight payments, the “China Railway Freight Loan” product relies on digital risk control technology to deeply integrate logistics data flow with bank capital flow. It provides enterprises with financing support based on genuine trade backgrounds, effectively solving their “short-term, frequent, and urgent” financing needs in the freight payment process, significantly reducing financial costs, and accelerating capital turnover efficiency.

Modern logistics connects production and consumption, serving as a strategic and foundational industry supporting the efficient circulation of the national economy. As China’s railway logistics finance enters a new stage of digitalization and scenario-based development, the Bank uses the “China Railway Freight Loan” as a fulcrum, focusing on the digital upgrade of railway freight scenarios. It is fully expanding its business coverage radius to commodity transportation hubs in the Beijing-Tianjin-Hebei region and deeply collaborating with China State Railway Group to develop a freight settlement product matrix. By using innovative solutions to precisely resolve industry pain points, the Bank injects sustainable financial momentum into regional logistics upgrades and the development of the real economy.



## I. Coordinated Development of the Beijing-Tianjin-Hebei region

The Bank fully leveraged its functions of financial intermediation and resource allocation. Through diversified bond investments and a package of comprehensive financial services, it precisely supported the direct financing needs of enterprises within the region, injecting strong momentum into the coordinated development of the Beijing-Tianjin-Hebei region. The Bank continued to leverage its advantages as a comprehensive market maker for spot bonds in the interbank bond market, providing market-making services for Beijing-Tianjin-Hebei corporate bonds. It effectively connected the needs of issuers and investors, facilitated price discovery in the secondary market for corporate bonds, and saved financing costs for enterprises. In 2025, the Bank conducted market-making transactions for Beijing-Tianjin-Hebei credit bonds amounting to RMB46.87 billion. Furthermore, the Bank spared no effort to promote financial market innovation, enhancing the liquidity of bonds in the Beijing-Tianjin-Hebei region through one-stop quotation services. In 2025, the Bank created one of the first batches in the country and the first in the Beijing-Tianjin-Hebei region of a sci-tech innovation bond basket — the “China Bohai Bank - CITIC Securities - Beijing-Tianjin-Hebei Enterprise Sci-Tech Innovation Bond Joint Quote Basket.” Based on the unique locational advantages and development needs of the Beijing-Tianjin-Hebei region, this basket provided specialized and refined liquidity support for entities and bonds in the sci-tech innovation sector of the region.

Leveraging its headquarters advantage and relying on Tianjin’s resource endowment, the Bank focused on 12 key industrial chains and deeply cultivated financial services in key areas. First, centering on the “one body with two wings and multiple points” planning of Tiankai Park, the Bank continuously increased efforts to provide special services. It jointly released Version 2.0 technology finance products with Tiankai Development Group, cumulatively granting credit exceeding RMB130 million to enterprises in Tiankai Park and providing financial support to over 30 technology innovation enterprises. The Tianjin Branch cooperated with Binhai New Area to create the “Point E-Loan,” quantifying enterprise innovation achievements into credit indicators. Combined with localized credit extension and full-process digital operation, it built a bridge of technology-finance integration and mutual trust for enterprises using specialized and sophisticated technologies to produce novel and unique products in the New Area. In 2025, the Bank cumulatively issued loans of RMB21.792 billion to technology-based enterprises in Tianjin, an increase of 46.83%. Meanwhile, the Bank led the issuance of Tianjin’s first sci-tech innovation bond for a state-owned equity investment institution, providing a new model for the construction of Tianjin Municipality’s technology finance ecosystem. It implemented Tianjin’s first private equity-based sci-tech innovation bond and underwrote Tianjin’s first park collection-based sci-tech innovation directed asset-backed security, vigorously supporting emerging industries such as semiconductors, general health, intelligent manufacturing, and information technology. Second, the Bank participated in the implementation of Tianjin’s first batch of transition finance loans for the chemical industry, taking multiple measures to increase support for the green, low-carbon, and circular economy. Third, closely aligning with the development of featured finance and ecosystem construction, the Bank successfully explored a new model for offshore ship lease accounts receivable financing. It implemented the first whole-aircraft fixed asset loan for aircraft leasing, as well as leasing factoring business for the online freight sector,

realizing a financial service ecosystem covering sea, land, and air domains. It precisely launched the fully online “Freight E-Loan” product to meet the high-frequency funding needs of cross-border shipping enterprises, resolving the core difficulties of centralized freight payments and capital turnover, filling the gap of online cross-border shipping financial products in the Tianjin region, and forming a “Bohai Solution” that serves as a reference for the industry. Fourth, the Bank deeply cultivated the investment, trading, underwriting, and distribution business of Tianjin local government bonds, catering to the direct financing needs of construction projects in livelihood services, transportation infrastructure, municipal and industrial park infrastructure, agriculture, forestry, and water conservancy, thereby serving the high-quality economic and social development.

The Beijing Branch established a special working group led by the branch President as the group leader and the relevant Vice Presidents as deputy group leaders to comprehensively coordinate various tasks supporting the coordinated development of the Beijing-Tianjin-Hebei region, plan and formulate policies and measures to support such development, and coordinate the promotion of key projects. The branch focused on the core functional positioning of the capital, increased efforts to support green agriculture and modern manufacturing, and actively engaged in new energy, new materials industries, modern services, and cultural and creative industries. For example, the branch provided credit support exceeding RMB700 million to Hebei Jingcai (Beijing) Logistics Co., Ltd., a key enterprise facilitating the transport of Hebei vegetables to Beijing, assisting the entry of “Hebei Jingcai” into Beijing and Tianjin. In 2025, the branch’s cumulative credit extension in the Beijing-Tianjin-Hebei region exceeded RMB2.9 billion.

CASE 

### ○ The Bank Innovated Ship Financing Models to Open New Space for Shipping Finance Services

As a national demonstration zone for leasing innovation, the Tianjin Dongjiang Comprehensive Bonded Zone serves as the frontier for China Bohai Bank to explore leasing finance. In early 2025, the first dual-fuel container ship purchased by a certain financial leasing company through China Shipbuilding Corporation (Tianjin) Shipbuilding Co., Ltd. was delivered and put into operation, forming a complete chain of “manufacturing - leasing - operation.” Centering on the enterprise’s financing needs, the Tianjin Branch of the Bank designed a cross-border financing solution for accounts receivable from leasing businesses. It collaborated with the Tianjin Branch of China Export & Credit Insurance Corporation to enhance the financing ratio through policy-based insurance while mitigating capital costs, effectively resolving the enterprise’s core demands for “low financing costs and high financing ratios.” This innovative model not only revitalized the long-term assets of the financial leasing company but also assisted “Tianjin-made” high-end ship equipment in entering the international market, becoming a typical example of the deep integration of “finance + industry.”

The Bank’s Shipping Finance Center built a professional service system centering on the core areas of Tianjin’s port economy, forming a “targeted” financial service network: It focused on shipping characteristic

industries such as cold chain logistics, parallel import vehicles, and second-hand car exports to carry out financial innovation; relied on the “four-in-one” cross-border account service system to provide cross-border financial settlement services; pioneered the “Tedahang Cold Chain—Port-City E-Loan” digital product, connecting the scenario ecosystem integrating logistics, capital, and information flows; and implemented Tianjin’s first foreign currency international commercial factoring business relying on the “integration of domestic and foreign currency accounts,” serving over 100 parallel car import enterprises. Particularly for the leasing industry, the “golden business card” of the Tianjin Free Trade Zone, the Bank had approved credit lines exceeding RMB10 billion, forming a full-cycle product matrix ranging from leasing of large equipment such as ships and aircraft to financing for small and medium-sized enterprise equipment.

From the innovative breakthrough of a single ship financing deal, to the service upgrade of the entire shipping finance industry chain, and further to the systematic construction of the port finance ecosystem, the Bank is steadily advancing on the track of serving the real economy with a dual-wheel drive model of “grassroots practice feeding back into strategy, and top-level design guiding implementation.” The Bank outlined the “blueprint” for shipping finance to serve the port-industry-city integrated development through “three focuses”: focusing on key regions, the Bank formulated a “one district, one policy” service strategy based on the industrial characteristics of each district in Tianjin to achieve precise services; focusing on key industries, it increased financial support for characteristic industries such as shipping logistics, high-end equipment manufacturing, and cross-border e-commerce, creating a replicable and promotable “Bohai Model”; focusing on key scenarios, it continued to innovate around segmented fields such as cold chain warehousing, parallel car import and export, and ship marine engineering, forming a holistic service system of “products + scenarios + ecosystems.” By building a “port finance ecosystem,” the Bank is committed to enhancing Tianjin’s ability to gather resource elements, allowing financial vitality to irrigate every “capillary” of the port-industry-city integrated development more precisely.

### ○ The Bank Co-writes a New Chapter of Development with Tiankai Park

Capitalizing on the second anniversary of the opening of the Tiankai High Education Sci-Tech Innovation Park, the Bank officially released the Sci-Tech Financial Service Scheme (Version 2.0), continuing to nurture this experimental field for the transformation of scientific and technological achievements with iteratively upgraded service solutions. The version Sci-Tech Financial Service Scheme (Version 2.0) innovatively establishes a “full life cycle” financial service system, precisely covering the needs of technology innovation enterprises at the seed, start-up, growth, and maturity stages. The coverage of Version 2.0 extends from the core area of Tiankai to “one core with two wings and multiple points.” Concurrently, the scorecard evaluation system and credit limits have been optimized to provide more flexible, diversified, and sustainable financial support, accelerating the growth of enterprises in Tiankai Park.

Since the opening of Tiankai Park two years ago, the Bank has deeply embedded its services into the fabric of the Park's development. By establishing a three-dimensional service guarantee system featuring "sufficient credit limits, fast approval, and favorable costs," the Bank has extended a total of RMB500 million in credit facilities to Tiankai Group and over 40 enterprises in the Park. This has effectively promoted the deep integration of industry, academia, and research, facilitating the construction of a new "technology-industry-finance" cycle.

To accelerate the transition of scientific research achievements from "laboratories" to "production lines" and unblock financial "bottlenecks," the Bank established a comprehensive service guarantee system for Tiankai Park: focusing on "sufficient credit limits," the Bank allocated an independent credit line for sci-tech innovation for Tiankai Park, with an initial quota of RMB200 million, maximizing the guarantee of financing needs for enterprises in the Park; focusing on "fast" approval, a dedicated green channel was established to ensure all transactions are processed within three working days, addressing the urgent needs of enterprises immediately; focusing on "favorable" costs, the Bank applied preferential fee treatments to all businesses for enterprises in Tiankai Park, exempting fees wherever possible and obligatory to maximize the reduction of corporate burdens.

An enterprise engaged in the R&D, production and sales of inorganic micro-nano advanced powder materials was established in Tiankai Park on June 20, 2024. Supported by the Tiankai ecosystem, the enterprise developed rapidly and reached a critical milestone in its production line construction. The Bank's Tiankai Park Sub-branch proactively conducted on-site research and engagement with the enterprise, innovating the "Investment-Loan Linkage" model, and extended a RMB4 million R&D loan to the enterprise. Following the capital injection, the enterprise completed equipment procurement, production line setup, and technological breakthroughs within six months. This facilitated the enterprise in obtaining core qualification certifications, creating a demonstrative effect of "financial resources invigorating sci-tech innovation potential."

### ○ Tianjin Branch Became One of the First "Haihe Talent" Ecosystem Partners

On September 12, 2025, the "Haihe Talent" Conference and the Cooperation and Exchange Event for High-Quality Development of Human Resource Services commenced. The Organization Department of the CPC Tianjin Municipal Committee and the Tianjin Municipal Human Resources and Social Security Bureau conferred upon the Tianjin Branch of the Bank the first-batch title of "Haihe Talent" Ecosystem Partners. At the conference, the branch signed an "Intellectual Property Pledge" financing cooperation agreement with Nika Optics (Tianjin) Co., Ltd.

Talent is Tianjin's most precious resource. The branch deeply engaged with high-level talents in Tianjin

Municipality and provided a comprehensive “Talent Loan + Full Life Cycle for Technology Enterprises” scheme, covering the entire life cycle from start-up and growth to public listing.

Intellectual property represents significant intangible assets. The branch designated the support of innovative and entrepreneurial talents and intellectual property financing as a key project. Centering on key parks such as Tiankai Park, the branch actively expanded collaboration with the Human Resources and Social Security Bureau and the SME Financing Guarantee Center. It established a linkage mechanism, set up special credit limits, and launched “Talent Loan 2.0” and “Intellectual Property Loan” products. These initiatives realized “one-click matching” for patent value financing needs, allowing data to travel more so that talents travel less. The branch has cumulatively disbursed RMB100 million in loans through the intellectual property pledge model, making a positive contribution to the construction of the “Haihe Talent” ecosystem.

## II. Integrated Development of the Yangtze River Delta

Leveraging its strategic location in the international financial center, the Shanghai Branch of the Bank took the implementation of the “five priorities” as a key lever. It deeply integrated services for the high-quality development of the Yangtze River Economic Belt with the integrated development of the Yangtze River Delta. Through differentiated financial products, precise resource allocation, and professional service models, the branch injected financial momentum into the development of the regional real economy. In the field of inclusive finance, the branch increased support for small and micro enterprises and self-employed individuals along the Yangtze River Economic Belt through products such as “Business-Friendly E-Loan.” It deepened cooperation with the Shanghai Financing Guarantee Center, expanded inclusive supply chain finance businesses, and alleviated financing difficulties for small and micro enterprises through models such as reverse factoring and letter of credit forfaiting. In the field of cross-border finance, the branch actively explored cross-border syndicated loan businesses, assisting “going global” enterprises in the Yangtze River Economic Belt to participate in international competition. Focusing on domestic leading enterprises with needs for Dim Sum bonds, foreign currency bond investment, cross-border M&A, overseas investment, and global expansion, the branch provided comprehensive financial solutions. Through domestic and overseas linkage, the branch facilitated the steady expansion of enterprises into international markets. Meanwhile, the branch focused on supporting technology R&D and the transformation of achievements for technology innovation enterprises along the Yangtze River Economic Belt, covering strategic emerging industries such as artificial intelligence, biomedicine, and high-end equipment manufacturing. Furthermore, the branch optimized corporate payment and settlement services and promoted the “Mobile Corporate Payment” product, enabling direct payment of corporate funds to merchants, thereby helping regional enterprises reduce operating costs.

In 2025, the Nanjing Branch of the Bank closely aligned with the national strategy for the integrated development of the Yangtze River Delta. Taking the “five priorities” as a key lever, the branch precisely allocated credit resources and innovated financial service models to support the development of sci-tech innovation and green industries. As of the end of the year, the balance of loans supporting the integrated development of the Yangtze River Delta stood at RMB42.075 billion. Specifically, RMB400 million was invested in cross-regional industrial cooperation areas covering “Shanghai, Zhejiang, and Anhui,” focusing on scenarios such as the forestry wholesale industry to facilitate cross-regional factor flow and industrial linkage; the loan balance for technology-based enterprises reached RMB1.143 billion, supporting the development of such enterprises; the green loan balance stood at RMB4.647 billion, primarily directed towards infrastructure green upgrading and clean energy, effectively promoting the regional green and low-carbon transition. The branch utilized comprehensive financial services to deepen all-around cooperation with AESC, a leading enterprise in the new energy battery industry, and successfully completed the commercial bill discount commitment business under the supply chain on September 28. Through a combination model of “precise credit + innovative products + ecosystem-based services,” the branch deepened cooperation with leading enterprises via supply chain finance. This drove the collaborative development of upstream and downstream industries, providing solid financial support for the integrated development of the Yangtze River Delta.



Nanjing Branch Signed a Strategic Cooperation Agreement with AESC

### ○ Shanghai Branch Supports the Growth of Small and Micro Enterprises

A small and micro construction enterprise in Shanghai serves as an upstream supplier to a large comprehensive engineering construction enterprise in the Yangtze River Delta region, facing issues such as capital occupation by accounts receivable and high pressure on capital turnover. Relying on the supply chain scenario of the core enterprise, the Shanghai Branch of the Bank provided accounts receivable financing services to the enterprise. Backed by the credit of the core enterprise, the branch simplified the credit approval process and rapidly disbursed loans, effectively alleviating the enterprise's financial pressure and ensuring the stable operation of the upstream and downstream supply chains.

A sci-tech small and micro enterprise in Shanghai, serving as a supporting supplier for the high-end manufacturing industrial chain in the Yangtze River Delta region, faced challenges including a large funding gap for purchasing production plants and heavy pressure on fixed asset investment. Leveraging the key cooperation scenario with MAX Science and Technology Park, Shanghai Branch provided inclusive industrial plant mortgage services. By integrating collaborative resources across multiple departments and optimizing the approval process, the branch swiftly extended a RMB10 million loan to the enterprise, alleviating the financial pressure for plant acquisition and assisting the enterprise in establishing stable operations within the park.

### ○ Financial Empowerment of Semiconductor Enterprises Assists the Upgrade of Sci-Tech Industries in the Yangtze River Economic Belt

A certain technology company limited in Shanghai, a technology innovation enterprise in the semiconductor sector of the Yangtze River Economic Belt, has multiple subsidiaries recognized as “high-tech enterprises” and “enterprises using specialized and sophisticated technologies to produce novel and unique products”, serving as a core force for domestic substitution in the regional sci-tech innovation industry. Due to high R&D investment and substantial capital turnover needs in the semiconductor industry, the enterprise faced financial pressure during technology iteration and capacity expansion.

The Bank precisely aligned with the enterprise's needs and tailor-made a group comprehensive financial service scheme, granting a comprehensive credit line to the group. Innovatively adopting the advanced version of the “Haina Pool” business, the Bank utilized the pledge of existing assets such as bills, certificates of deposit, and accounts receivable to revitalize assets and alleviate turnover pressure, providing stable financial support for the enterprise's R&D investment and raw material procurement.

### III. Development of the Yangtze River Economic Belt

The Yangtze River Economic Belt is a crucial engine for China's economic development and a key region for ecological protection. The Bank has deeply integrated itself into the overall landscape of the high-quality development of the Yangtze River Economic Belt. In 2025, guided by ESG philosophy and focusing on ecological protection, industrial upgrading, and collaborative development of the Yangtze River Economic Belt, the Bank injected financial momentum into regional sustainable development through precise credit extension, innovative financial products, and heartwarming services.

Focusing on key areas such as ecological environmental protection, industrial transformation and upgrading, and infrastructure connectivity in the Yangtze River Economic Belt, the Guiyang Branch of the Bank deepened "government-bank-enterprise" cooperation, optimized credit resource allocation, and innovated green financial products to precisely align with enterprise needs, thereby facilitating industrial transformation and upgrading and high-quality development. First, supporting the quality improvement and efficiency enhancement of the manufacturing industry. The branch cumulatively extended new credit of RMB9.05 billion to manufacturing enterprises in Guizhou Province, supporting key regional industries such as lithium batteries, pharmaceutical manufacturing, sauce-flavor liquor manufacturing, fertilizer manufacturing, and phosphorus chemical manufacturing. Second, advancing green finance in depth. Along the regional green development chain, the branch focused on supporting water infrastructure, wind power facility manufacturing, and pollution prevention and control projects. The branch provided a credit facility of RMB900 million to PowerChina Guizhou Engineering and a medium-to-long-term working capital loan of RMB300 million to Guiyang Municipal Water Administration Bureau. Third, empowering innovation through technology finance. The branch promoted the construction of the "Sci-Tech Innovation Board" in the bond market and effectively implemented the key area of technology finance. It formulated precise adaptation schemes and successfully issued the "25 SINOHYDRO Bureau 9 MTN001 (Sci-tech Innovation Bond)", providing a replicable model for similar enterprises in the province to explore direct financing paths characterized by "long cycles, low costs, and high adaptability." Fourth, assisting in infrastructure construction. The branch simultaneously exerted efforts in the transportation sector, participating in bond issuances by entities such as Guizhou Expressway Group, Guizhou Transportation Construction Group, and Guizhou Railway Investment Group totaling over RMB3 billion, and successfully implemented the internal guarantee direct loan business for Guizhou Expressway.

The Nanchang Branch of the Bank actively implemented the innovation-driven development strategy, closely aligning with the development layout of the Yangtze River Economic Belt. It actively integrated into Jiangxi Province's "1269" Action Plan for Industrial Chain Modernization and Nanchang City's "8810" Industrial Action Plan, continuously strengthening financial support for the sci-tech innovation sector. First, establishing an exclusive product system to provide rapid financing services for national-level "Little Giant" enterprises using specialized and sophisticated technologies to produce novel and unique products. Second, vigorously supporting the financing needs of key areas and key enterprises such as infrastructure construction, rural revitalization, water conservancy and transportation, and new energy, fully boosting the high-quality development of the regional economy. Specifically, nearly RMB10 billion was invested in the transportation industry, approximately RMB4 billion in water conservancy, environment, and public facilities management, RMB15.6 billion in urban infrastructure construction, RMB3 billion in the non-ferrous metal industry, RMB1.8 billion in the healthcare sector, and RMB1.8 billion in the cultural and tourism industry.

### ○ Chongqing Branch Supports the Construction Project of LNG-Fueled Collection and Distribution Dual-Purpose Vessels Promoting Ecological Protection in the Yangtze River Economic Belt

Sichuan Xinwangda Shipping Co., Ltd. is primarily engaged in ordinary cargo transportation and freight forwarding on the mainstream and tributaries of the Yangtze River. In August 2025, the Chongqing Branch of the Bank extended a RMB330 million fixed asset loan to support the enterprise's "Standard 130 Type LNG-Fueled Collection and Distribution Dual-Purpose Vessel Construction Project."

Upon completion and operation of the 20 10,000-tonne class LNG new energy fuel vessels, the 10-year operational cycle is projected to contribute nearly RMB500 million in net profit to the enterprise. Moreover, the vessels were designed and constructed in accordance with the Specifications for Green Ships on Inland Waterways, adopting pure LNG gas engines; compared with traditional diesel power, carbon dioxide emissions are reduced by 20%, sulfur oxides and nitrogen oxides emissions are reduced by 100%, and annual carbon emission reduction can reach 60 tonnes. This is of great significance for advancing the ecological construction of the Yangtze River Economic Belt and the ecological protection of the upper reaches of the Yangtze River.



### ○ Suzhou Branch Supports Benchmark Enterprises in the Field of Intelligent Manufacturing

In 2025, the Suzhou Branch of the Bank focused on core scenarios of intelligent manufacturing, extending its meticulous service reach to various links of the industrial chain and resolving industry pain points through customized precise solutions. Based in the forefront of Suzhou's industrial upgrading and opening-up, the branch centered on three major directions—intelligent cleaning industrial chain collaboration, facilitation of cross-border trade, and empowerment of new economy platforms—to construct a systematic and ecosystem-based service model.

As a benchmark enterprise in the intelligent manufacturing field, Dreame Technology faced development pain points such as large financing gaps and low settlement efficiency during its technological innovation and market expansion. Addressing the core needs of the enterprise, the branch relied on the “Ecosystem Bank” strategic layout to tailor a comprehensive financial solution: through combined measures such as optimizing the credit approval process, innovating the commercial bill discount commitment mechanism, and promoting forfaiting business, the branch effectively reduced the enterprise's financing costs, shortened the payment collection cycle, and saved considerable financial expenses for the enterprise.

In 2025, the branch extended credit funds totaling RMB33.547 billion to relevant enterprises in the Suzhou Section of the Yangtze River Economic Belt, including RMB2.264 billion for inclusive small and micro enterprises, RMB5.174 billion for manufacturing enterprises, RMB2.724 billion for private enterprises, and RMB8.93 billion for the infrastructure industry.

## IV. Construction of the Guangdong-Hong Kong-Macao Greater Bay Area

In 2025, the Hong Kong Branch of the Bank closely aligned with the green and low-carbon development guidance, based itself on the strategic pivot of the Guangdong-Hong Kong-Macao Greater Bay Area construction, empowered industrial sustainable development with green finance, and gave back to society and people's livelihood with responsibility. It continued to exert efforts in promoting industrial green transformation, building a solid risk defense line, and practicing public welfare missions, achieving collaborative development of economic, social, and ecological benefits. The branch focused on the green and low-carbon development needs of the Guangdong-Hong Kong-Macao Greater Bay Area, precisely providing green financial services while simultaneously accumulating high-quality customer resources, building a solid financial support for regional green development. The branch deepened long-term cooperation with the environmental protection power leader Canvest Environmental Protection Group Company Limited. Since establishing

the cooperative relationship in 2022, it has provided full-cycle financial support for harmless waste disposal and resource utilization. In 2025, the branch successfully disbursed a total of RMB240 million in syndicated and bilateral loans, specifically used for upgrading environmental protection facilities and optimizing waste-to-energy projects. This effectively improved the comprehensive utilization rate of regional domestic waste and energy conversion efficiency, injecting financial momentum into the development of the circular economy. The branch deeply engaged with the new energy leading enterprise Sunwoda Group and actively participated in the sustainability-linked syndicated loan project of its wholly-owned subsidiary, HONGKONG XINWEI ELECTRONIC CO., LIMITED, assisting the enterprise in deepening its presence in the new energy field and consolidating achievements in energy conservation, carbon reduction, and zero-carbon park construction. The branch continuously deepened close cooperation with the high-quality Singaporean enterprise Royal Golden Eagle (RGE), participating in the HK\$115 million green finance-linked syndicated loan for Asia Pacific Resources International. Meanwhile, the branch continuously increased the allocation of green bonds and steadily expanded the scale of green financial assets. In 2025, the balance of green bond investments reached HK\$900 million, building a diversified and high-quality green investment portfolio, further consolidating green financial synergy, and guiding social funds to concentrate on green industries.

Shenzhen Branch of the Bank strengthened organizational guarantees, increased resource support, promoted product innovation, and deepened technological empowerment, building a comprehensive financial service system that strongly supported technological innovation, industrial upgrading, livelihood improvement, and sustainable development in the Guangdong-Hong Kong-Macao Greater Bay Area, especially in the Shenzhen region. The branch fully responded to the Shenzhen Municipal Government's policy call for "Bond Financing in the Order of RMB100 Billion," guiding business institutions to vigorously support the underwriting and issuance of corporate bonds, with a bond underwriting scale of RMB15.7 billion in 2025. The branch designated technology finance as a strategic business. In 2025, the balance of technology finance loans increased by 109.23% year-on-year; it successfully landed the first batch of sci-tech innovation bonds for private equity investment institutions in the country, building a product system that comprehensively serves new quality productive forces and sustainable development. The branch facilitated the approval of Shenzhen Science Park Sub-branch as a third-batch sci-tech sub-branch. The loan balance of sci-tech enterprises in this sub-branch accounted for 88.51% of corporate loans, making it a benchmark for regional sci-tech innovation services.

## V. Construction of Hainan Free Trade Port

With the formal implementation of island-wide independent customs operations in the Hainan Free Trade Port, financial opening-up and innovation have encountered historic opportunities. The Bank accelerated its strategic layout in Hainan. Through multi-dimensional measures such as deepening government-bank cooperation, strengthening the compliance foundation, focusing on industrial finance, and collaborating with core enterprises, the Bank fully integrated into the wave of Free Trade Port construction, dedicated to providing high-quality and comprehensive financial support for the Free Trade Port after the implementation of customs clearance operations.

The Bank comprehensively aligned with the financial needs of the Hainan Free Trade Port, focusing on supporting

construction in Hainan, particularly in Haikou, in areas such as municipal infrastructure, resolution of government implicit debt, supporting financing for special bonds, major industrial projects, and industrial funds. The Bank deeply embedded financial services into the development trajectory of key industries, closely engaging with leading industrial clusters of the Free Trade Port such as biomedicine, digital economy, and advanced manufacturing, and proactively reaching the front lines such as Haikou Medicine Valley and Fullsinging Internet Industrial Park. Leveraging policy dividends such as tax incentives and value-added processing in the Free Trade Port, the Bank was committed to innovating financial service models and designing full-chain customized solutions covering credit support, cross-border settlement, and exchange rate risk management, effectively transforming policy dividends into driving forces for industrial development.

The Bank signed a headquarters-level strategic cooperation agreement with Hainan Development Holdings Co., Ltd., and reached a consensus on deep cooperation with Hainan State Farms Investment Holdings Group Co., Ltd. Relying on its professional capabilities in merger and acquisition finance, syndicated loans, bond underwriting, cross-border finance, and the “CBHB Hedging Solution” risk management brand, the Bank will fully support Hainan Development Holdings in businesses such as airport operations, comprehensive urban development, and duty-free consumption, as well as Hainan State Farms Investment Holdings Group in construction within areas such as reclamation area renewal, modern agriculture, and cross-border trade, jointly exploring innovative paths to serve the Free Trade Port through the “headquarters-to-headquarters” cooperation model.

## VI. High-quality development of the Yellow River Basin

Ecological protection and high-quality development of the Yellow River Basin is a major strategic deployment made by the CPC Central Committee. The optimal allocation of water resources, as a core task, is directly related to ecological security, economic transformation, and people’s well-being in the basin. As a key project in the national “14th Five-Year Plan” and an important supplement to the South-to-North Water Diversion Project, the Hanjiang-to-Weihe River Water Diversion Project adopts the cross-basin water diversion mode of “diverting water from the Yangtze River to supplement the Yellow River” to break the bottleneck of water shortage in Shaanxi Province and support the construction of a world-class high-end energy and chemical industry base. It is estimated that the project can create direct economic benefits exceeding RMB5 billion annually for the Guanzhong region, driving the development of upstream and downstream industries such as water conservancy construction and building material supply, forming a virtuous cycle of “financial support - engineering construction - industrial upgrading.” At the same time, it not only solved the drinking water safety problem for over 14 million people and improved agricultural production conditions along the route through irrigation water supply, but will also provide water resource guarantees for watershed wetland protection and soil and water conservation, promoting the continuous improvement of the ecological environment in the middle reaches of the Yellow River. The Xi’an Branch of the Bank provided a credit facility of RMB300 million to safeguard the construction of the project.

In 2025, the Hohhot Branch of the Bank actively implemented the national Outlines for the Plan for Ecological Protection and High-quality Development of the Yellow River Basin and relevant deployments of the Inner Mongolia Autonomous Region. Based on the functional positioning of the ecological barrier at the northerly bend of the Yellow River, the branch

took green finance as a key lever, focusing on key areas such as ecological protection and economic development, and precisely allocated financial resources, injecting sustained financial momentum into the high-quality development of the Yellow River Basin. First, centering on the integrated protection and systematic governance of “mountains, rivers, forests, farmlands, lakes, grasslands, and deserts,” the branch focused on supporting ecological projects such as desertification control, mine ecological restoration, and wetland protection along the Yellow River; second, empowering economic development along the Yellow River, the branch aligned closely with the construction tasks of Inner Mongolia’s “Two Bases,” focusing on the transformation and upgrading of traditional industries and the cultivation of strategic emerging industries, and prioritizing support for advantageous industries along the river such as green energy, modern agriculture, and advanced manufacturing. In 2025, the branch’s loan disbursement supporting the Yellow River Basin reached RMB14.585 billion.

CASE 

### ○ The Hohhot Branch of the Bank Successfully Implemented the First Bond Supporting High-Growth Industries in the Western Development Strategy

On April 15, 2025, the Hohhot Branch of the Bank successfully invested in the 2025 Public Issuance of Science and Technology Innovation Corporate Bonds (High-Growth Industrial Bonds) for Professional Investors by Western Mining Co., Ltd. Through bond investment business, the branch actively promoted the deep integration of industrial enterprises with regional development strategies, developed in synergy with the local economy, and leveraged financial innovation to assist the high-quality development of the western region.

## VII. Integrating into the joint construction of the “Belt and Road”

In recent years, closely centering on the “dual circulation” national strategy, the Bank has deeply integrated into the joint construction of the “Belt and Road” with practical actions through continuous breakthroughs in the field of cross-border finance. Leveraging its business advantages in international trade settlement and cross-border financial services, the Bank utilized innovative strengths to deeply cultivate shipping finance and new formats of cross-border finance, contributing greater strength to financial support for building a new pattern of high-level opening up.

The Bank launched the “CBHB Cross-Border Connect” brand, establishing a ten-product system covering cross-border supply chains, cross-border investment and financing, etc., effectively supporting the global layout and industrial upgrading of Chinese-funded enterprises. Among them, the cross-border supply chain business, through a domestic and overseas integrated service model, drove the business scale to RMB58 billion, driving the total volume of international business to

grow by over 30%, achieving leapfrog development. In addition, the Bank successfully obtained the qualification as the first CIPS Direct Participant among incorporated banks in Tianjin Municipality, establishing an efficient and secure RMB cross-border clearing channel; as the lead underwriter, it successfully underwrote RMB2 billion in Panda Bonds for foreign government agencies for the Emirate of Sharjah, UAE (represented by the Sharjah Finance Department), marking the first entry of a Tianjin legal person financial institution into the sovereign Panda Bond market.

CASE 

### ○ **Creating a New Benchmark for “Tianjin + SCO” Financial Cooperation**

On October 15, 2025, acting as the lead underwriter, the Bank successfully underwrote RMB2 billion in Panda Bonds for foreign government agencies for the Emirate of Sharjah, UAE (represented by the Sharjah Finance Department). This was the brilliant debut of “SCO Partners” in China’s interbank market following the SCO Tianjin Summit of the Shanghai Cooperation Organization, marking the first breakthrough by Tianjin legal person financial institutions, represented by the Bank, in the sovereign Panda Bond market. This marked a solid step forward for Tianjin in expanding the level of financial opening-up, advancing the process of RMB internationalization, and promoting the implementation, taking root, and bearing fruit of the outcomes of the SCO Tianjin Summit.

The subscription multiple for this tranche of Panda Bonds for foreign government agencies reached 1.77 times, with active subscription from domestic and overseas investors. The RMB funds raised from this bond issuance will be primarily used for the Emirate of Sharjah’s budget expenditures, infrastructure projects, and other fields, advancing the construction of the “Belt and Road” and adding a “Middle East coordinate” to RMB internationalization.

### ○ **The Bank Obtained Qualification as a Direct Participant in the Cross-Border Interbank Payment System**

In April 2025, upon examination and approval by Cross-Border Interbank Payment Clearing Co., Ltd., the Bank obtained the qualification as a direct participant in the Cross-Border Interbank Payment System (CIPS), becoming the first locally incorporated bank in Tianjin Municipality to obtain this qualification. After accessing the CIPS system as a direct participant, the Bank’s cross-border RMB settlement service coverage became broader, transit fees were lower, and settlement efficiency was higher. This will further enhance the timeliness and security of cross-border financial services, injecting new momentum into the in-depth development of RMB internationalization.

Guided by serving national strategies, the Bank precisely aligned with the cross-border financial needs

of real economy enterprises, and the volume of cross-border RMB clearing continued to grow. The Bank has established an international business product system framed by the integrated service of “domestic and overseas, local and foreign currencies, investment and commercial banking,” with “CBHB Global Fast Payment,” “CBHB Tariff Ease,” “CBHB Credit Insurance Ease,” and “CBHB Hedging Solution” as the core, forming a comprehensive service capability covering the full life cycle of cross-border finance.

In the field of cross-border supply chains, the Bank focused on key industrial ecosystems such as new energy vehicles and high-end equipment manufacturing. Upholding the philosophy of “supply chain extension and industrial chain symbiosis,” the Bank innovated customized financial solutions to assist upstream and downstream enterprises in the industrial chain to collaborate efficiently, promoting the mutual reinforcement of the domestic and international “Dual Circulation.”

### ○ The Bank and Gree Electric Co-create a New Blueprint for the Global Supply Chain

In October 2025, the 5th Global Overseas Distributors Conference of Gree Electric was held, with the Bank participating as the sole invited financial institution.

Facing a new round of technological revolution and industrial transformation, the Bank designated supporting the development of new quality productive forces as a core strategy. In serving Gree’s global supply chain system, the Bank highlighted its digital advantages, establishing the “CBHB Global Fast Payment” brand to achieve transparent, efficient, and controllable cross-border fund flows; it innovated the “One Account, Hundred Currencies” solution, assisting the enterprise in easily covering cross-border settlements in over 120 currencies with a single master account, significantly enhancing fund operation efficiency. Based on a deep recognition of Gree’s product innovation capabilities, the Bank tailor-made a comprehensive financial service scheme for the enterprise. This financial support system, covering full scenarios and full cycles, not only reflects the urgent need of outstanding manufacturing enterprises for upgraded financial services but also serves as a typical case of financial institutions providing targeted support to key manufacturing enterprises and assisting in the construction of a modern industrial system.

The experience accumulated by the Bank in serving the high-tech industry is continuously transforming into driving forces for boosting industrial upgrading. Relying on the Hong Kong Branch and the Free Trade Zone platform, the Bank embedded its mature cross-border financial capabilities into the global industrial chain and supply chain network of “Made in China.” For Gree Electric’s overseas distributors, the Bank provided a one-stop service covering accounts, settlement, and financing, and matched diversified financing schemes according to business models, systematically optimizing the financial costs of overseas partners.

# Embracing Digital Transformation and Enhancing the Quality and Efficiency of Financial Services



The Bank proactively embraced change and reshaped the bank-enterprise relationship, relying on online and intelligent approaches to reinvent the model from “service provider” to “ecosystem co-builder”; adhering to the mission of “finance creating value for the people’s better life,” the Bank firmly advanced the transformation of retail business, and through refined and ecological operations, enhanced the customers’ sense of gain, happiness, and security. In 2025, the Bank’s financial service matrix characterized by ecosystem-based, scenario-based, and digital features was continuously optimized and improved, innovative products and services underwent iterative evolution, and service management was continuously strengthened, receiving high praise from a wide range of customers.

## I. Optimizing the Service Matrix

The Bank continued to uphold the business philosophy of “Responsible Bohai, Professional Bohai, Refined Bohai,” deeply cultivated the “Nine Major Banks,” constructed the “Five Factories,” firmly advanced the digital transformation strategy, improved the level of refined management, and deepened the application of fintech to empower product innovation and process re-engineering. In 2025, the Bank’s financial service matrix, featuring online-offline integration, service ecosystem upgrades, and distinct innovation characteristics, was further optimized and perfected, providing more precise and efficient services for corporate and individual customers.

## ○ Successful Launch of the New-generation Integrated Funds Business Management System

In November 2025, the Bank's new-generation Integrated Funds Business Management System was successfully launched and put into operation, achieving stable and sound performance. As the core system for the Bank's funds business management, it realized the integrated straight-through processing management of the front, middle, and back offices for financial market funds business, marking an important milestone in the implementation of the Bank's digital transformation strategy.

### Comprehensive Upgrade of Business Functions to Build a Full-Link Management System

Focusing on the full lifecycle and full process of financial market businesses, the new system broke down data barriers across trading management, risk management, clearing management, and accounting management, achieving seamless docking and automated collaboration among various subsystems. Business instructions are "entered once, processed throughout, and automatically verified," significantly improving transaction efficiency and management levels.

In terms of product management, the new system established a five-level classification for funds business products, constructing a diversified and professional financial market product system. It not only fully supported traditional businesses such as fixed income, foreign exchange, money markets, derivatives, and commodities, but also expanded into new products such as Credit Linked Notes (CLN) and Credit Default Swaps (CDS). Meanwhile, through four-level customer classification and refined management of customer information, efficient linkage between products and customers was achieved.

Regarding risk management, the new system fully supported the market risk measurement system under the new capital regulations. Combined with real-time credit limit management for all categories of business, risk limit monitoring and early warning, and compliance monitoring and early warning, it built an all-time, multi-dimensional risk control system for the middle and back offices, realizing dynamic and efficient management of financial market business risks.

In terms of operation management, the new system achieved automatic monitoring and execution of position allocation, full traceability of clearing paths, and transparency of fees. Through intelligent matching technology for incoming funds, the processing time for incoming funds was compressed from "hour-level" to "minute-level," comprehensively enhancing the operational efficiency of funds business.

### Foundation Laid by Data Governance and Breakthrough in Full-Stack Information Technology Application Innovation, Setting a New Benchmark for Industry Transformation

The new system deeply promoted the governance of core basic data. By systematically organizing information on customers, bonds, and clearing, it completed business data analysis and standardization implementation, thoroughly breaking through “data silos” and establishing a unified, transparent, and traceable data system, laying a high-quality data foundation for subsequent digital applications such as intelligent risk control and precise pricing.

Driven by full-stack information technology application innovation, the new system achieved full-link localization adaptation from server hardware to operating systems, databases, and middleware. It became a model practice for domestic joint-stock commercial banks to take the lead in realizing the overall IT innovation transformation of treasury systems, providing replicable and scalable implementation paths and valuable experience for financial peers to advance IT innovation transformation.

The successful launch of the new-generation Integrated Funds Business Management System consolidated the foundation for the digital operation of the Bank’s financial market business, improved the level of refined business management, and enhanced business adaptability and risk control capabilities in complex market environments. Through this project, the Bank accumulated experience in large-scale project implementation management and cultivated a large number of composite talents possessing both financial business and digital technology capabilities, achieving a deep integration of business and technology and laying a dual support of talent and technology for continuously advancing digital transformation.

## (I) Empowering agile services with technology

The Bank responded agilely to customer needs and successfully implemented 147 product innovation and system optimization projects. In 2025, key projects such as the New Collateral System, “CBHB Treasury,” and Phase II of the New Generation Domestic Letter of Credit System were put into operation, and new products such as “CBHB Digital E-Loan,” “WeChat Pay Score” online consumer loans, online domestic letter of credit forfaiting, and “Tian Jin Cun” were launched. Meanwhile, the Bank continuously strengthened account and settlement services, launched the “20-minute Account Opening Service Scheme for New Key High-Quality Corporate Customers,” established a coordination mechanism for account opening in different locations, and formed an account service system featuring “simplicity for small and micro customers, differentiation for high-quality customers, convenience for central enterprise customers, and coordination for off-site customers.” It also promoted the multi-currency account system in three branches including Tianjin. The Bank implemented a service guarantee scheme for account opening and payment for upstream and downstream enterprises in supply chain finance, promoted the automation of loan disbursement, and optimized the

New Generation Bill System for the association of continuation margins, the signing of agreement deposits for margin accounts, and the “Bo Ying Xin” business, satisfying the needs of customers in the supply chain. In terms of individual customer service, the Bank launched the third-generation social security card, as well as service items such as debit card number reservation and card replacement with the same number; it also fully implemented the fiscal discount policy for personal consumer loans.

The Bank built the “Service at Your Doorstep” doorstep service brand, providing customers with a “zero-distance and heartwarming” financial service experience. First, expanding doorstep service scenarios to realize convenient service processes for corporate customers such as “counter + on-site PAD” and “online appointment + online pre-review + online due diligence + quick account opening.” The Bank realized on-site processing for corporate account opening, change, and cancellation information collection, corporate online banking activation, and batch card opening, as well as online appointments via WeChat mini-programs for all opening, change, and cancellation scenarios; it customized three on-site card issuance modes for retail customers: “QR code card issuance + pre-filled form card issuance + quick card issuance.” As of the end of October, 199,200 cards were issued on-site, promoting the inclusiveness, standardization, and normalization of doorstep services. Second, innovating service models by promoting the “Cloud Counter” project, actively expanding service scenario applications such as business authorization for community sub-branches, remote video support for doorstep services, and video password reset via mobile banking. This realized the linkage and combination of “Cloud Counter” and “Cloud Teller” across branch counters, smart counters, and mobile PADs, further expanding service boundaries. Third, promoting desktop lightweight smart devices, utilizing a more flexible 1+N module assembly method to realize the main functions of smart devices, further enhancing the agility of digital banking services.

CASE 

### ○ The Bank Innovatively Launched the “CBHB Cloud Counter” Service

In February 2025, the Bank innovatively launched the “CBHB Cloud Counter” service. Empowered by remote video functions, it achieved the serial combination of “Cloud Counter” and “Cloud Teller” across branch counters, smart counters, and mobile PADs, providing customers with a richer and higher-quality financial service experience.

#### Combination of “Cloud Counter” and Doorstep Services

Through PAD devices carried by doorstep service personnel, customers established real-time connections and face-to-face communication with remote video tellers at branches. After verifying the customer’s intention, the remote video teller processed relevant businesses for the customer. This compensated for the difficulties non-operational staff or junior operational staff faced in resolving complex business situations during doorstep

services, ensuring business compliance while enriching doorstep service scenarios. Taking Chengdu Branch as an example, utilizing this combined model, the branch processed businesses such as account downgrade and reopening of Class I accounts for customers on-site, receiving positive feedback from customers.

#### Connection between “Cloud Counter” and Smart Counters

Customers could initiate remote video service requests through smart counter devices to conduct business consultations and obtain operational guidance support. Meanwhile, the “Cloud Counter” model supported cross-branch audit and authorization for tellers, resolving the issue of limited business processing capabilities in community banks. Tianjin Branch successfully implemented this application in community banks, enhancing the business acceptance capability of the outlets.

## (II) Re-engineering the corporate service model

The Bank re-engineered its corporate service model, focusing on building a favorable ecosystem of symbiosis and co-prosperity with enterprises. The Bank advanced the “one enterprise, one policy” in-depth service. Aiming at core enterprises such as listed companies and central enterprises, the Bank strove to become a “strategic partner” led by high-level engagement and providing full-cycle comprehensive solutions. The aim was to build a long-term win-win pattern through list-based service management and differentiated product portfolios, accompanying enterprises through economic cycles.

The Bank’s product innovation shifted from a “Supply Center” to a “Value Creation Center.” Accelerating the scenario-based iteration of products such as “Financing Ease,” the Bank deeply cultivated 15 major industries including automotive and IDC to construct standardized solutions. Financial products were deeply embedded into the specific processes and pain points of industries, becoming tools for enterprises to optimize operational efficiency.

The Bank deeply cultivated the online and intelligent transformation of services. A series of measures, including the full-process online handling of domestic and foreign currency deposits, online application and disbursement of corporate loans, and the upgrade of supply chain finance mini-programs, directly addressed the efficiency pain points of traditional corporate banking business. Particularly focusing on system direct connection for automakers, one-stop account visibility on the global treasury platform, and efficient operation of free trade businesses, the Bank was integrating itself into the chains of enterprise globalization and digital operation through technological means, becoming the infrastructure for enterprises to enhance management efficiency.

### ○ “CBHB Treasury” Won the 2025 “Sinan Award”

In September 2025, at the 2nd China Treasury Annual Conference and the award ceremony of the “Sinan Award” for China Treasury Construction Benchmark Enterprise Award, the Bank’s “CBHB Treasury” service system won the “Excellent Bank for China Treasury Construction” award, which holds industry benchmark significance, due to its outstanding performance in product design concepts, technological application innovation, and service practice effects. This award is not only a full affirmation by the industry of the advanced nature and practicality of the “CBHB Treasury” service system but also a high recognition of the Bank’s ability to deeply cultivate digital finance and precisely serve the real economy.

In February 2025, closely following market trends and relying on advantages in fintech and years of experience in serving corporate customers, the Bank pioneered the launch of the “CBHB Treasury” service system in Tianjin. Based on the “11+4” functional requirements proposed by the State-owned Assets Supervision and Administration Commission of Tianjin Municipality, it meticulously constructed a new platform with seven intelligent brain centers, equipped with intelligent process services, decision analysis, auxiliary management, and financial services to comprehensively meet the needs of enterprises for full-function treasury management. Through the intelligent visualization system, the system makes enterprise assets “visible” through precise insight; through free allocation across accounts and projects, it realizes treasury management strategies to make funds “movable”; relying on a sound risk control system and compliance management system, it assists enterprises in mastering overall control to make operations “manageable”; and by integrating Bohai’s characteristic financial service solutions, it promotes steady financial asset handling to make assets “usable.”

Meanwhile, through interconnection with enterprise internal systems, “CBHB Treasury” focuses on the “Smart Enjoy Edition,” “Premium Enjoy Edition,” and “Financial Express” as main lines, providing differentiated and customized one-stop financial service schemes for enterprises of different industries and scales.

Since the launch of the system, centering on the treasury management needs of corporate customers and deeply integrating cutting-edge technologies such as big data and artificial intelligence, it has successfully built a comprehensive service system integrating fund management, investment and financing services, intelligent scheduling, risk prevention and control, and data analysis. This product has successfully served dozens of enterprise groups and hundreds of member units, including numerous large and medium-sized state-owned enterprises, private enterprises, and listed companies. It covers industries such as new energy, healthcare, investment operations, commerce and trade, cultural tourism, transportation, and public utilities. The coverage rate for state-owned enterprises in Tianjin has reached 34%, assisting enterprises in significantly improving fund operation efficiency, optimizing resource allocation, and effectively reducing financial costs.

## ○ The Bank Innovated Supply Chain Financial Service Models

The industrial chain and supply chain are the bones and muscles of the manufacturing industry, while finance is the blood of the real economy. In recent years, the Bank has focused on its main responsibilities and businesses, anchored the direction of business transformation, and formulated development plans for the Industry Bank, Transaction Bank, and Light-asset Bank in corporate banking business. The Bank resolutely implemented the business philosophy of “no transaction without a scenario, no finance without a transaction,” embedding supply chain financial services into corporate operating scenarios to meet the needs of new formats, new models, and new growth in the real economy.

### Using the “Chain” as a Medium to Clear Bottlenecks in Corporate Financing

As an innovative practitioner of supply chain financial services, the Bank dared to pioneer trials, continuously enhancing the convenience and flexibility of corporate financing.

In Tianjin, targeting core enterprises and their chain-affiliated enterprises in a certain industrial park, the Bank collaborated with partners to build the supply chain financial service platform “Wuyou E-Chain,” pioneering a layered supply chain service system model and embedding different financial services into the entire industrial chain transaction chain. Accounts receivable generated during enterprise transactions can be converted into multi-level circulating electronic vouchers for accounts receivable. Chain-affiliated enterprises can perform a series of operations such as financing, transfer, and holding to maturity based on the platform, obtaining rapid and secure supply chain financial services.

In Shanghai, after using the “CBHB Haina Pool” service, a leading enterprise in the new economy industry exclaimed: “China Bohai Bank supported us in pooling various assets such as bank acceptance bills, commercial acceptance bills, accounts receivable, and certificates of deposit to form credit limits, and flexibly re-issuing bills and domestic letters of credit as payment and settlement tools. The fully online service model, while optimizing financial costs, significantly improved our liquidity management capabilities, providing timely support for the business expansion and fund liquidity management of our subsidiaries at all levels across the country. China Bohai Bank is a warm and good financial partner.”

### “Innovation” Driving New Momentum, Co-building a New Supply Chain Finance Ecosystem

Supply chain finance is an important instrument for serving the real economy and supporting small and medium-sized enterprises. Based on a profound understanding of enterprise needs, the Bank continuously innovated supply chain products, explored and perfected financing service models that conform to the characteristics of different enterprise entities, resolved issues in the deep integration of the industrial chain,

supply chain, logistics chain, and value chain, and assisted in stabilizing and solidifying chains with diversified financial services.

Centering on high-frequency transaction scenarios such as customer orders, stock preparation, distribution, and payment collection, the Bank took the “Boyin e-Chain” product system as the core, designed and released the “Yi Bao Tong” product line including “Financing Ease,” “Ling Dong Bao,” and “Jie Suan Tong.” It governs twelve major core product matrices such as “Corporate Account Overdraft” and “Haina Pool,” forming a financial service system relying on the “1+3+N” co-built open platform, including innovative products such as the new-generation domestic letter of credit, new-generation bill, new-generation factoring, CBHB Haina Pool, and CBHB Corporate Account Overdraft.

Guided by industries, the Bank pioneered the “Customer Factory + Product Factory” dual-drive service model in the field of supply chain finance, cumulatively realizing the output of personalized combination schemes for 14 mainstream industries and over 90 total strategic customers. It completed a comprehensive upgrade from “self-built service platform” to “co-built open platform,” from “bank-enterprise direct connection” to “treasury construction,” from “single product service” to “batch combination schemes,” and from “contract thinking” to “system thinking.” At the customer service level, the Bank comprehensively promoted the “three-step” working method: namely, based on an in-depth analysis of the production processes and production flows of the enterprise’s core products, as well as upstream procurement modes and downstream product sales modes, reasonably designing financing structures centering on the production operations and fund arrangements of the enterprise supply chain; combining financial statements and accounting subjects, and differentially customizing and combining financial products on the basis of stratifying chain-affiliated enterprises, truly addressing the urgent needs of customers, and transforming from financing design to an operational consultant and treasury steward by the side of the enterprise supply chain.



## ○ Technology Empowers Process Re-engineering, Further Upgrading Corporate Account Opening Efficiency

In July 2025, a renowned second-hand vehicle operation platform successfully completed account openings for 11 merchant enterprises through the Bank's innovative quick account opening service scheme. A relevant person in charge of the platform stated, "Merchants settling on our platform generally have characteristics such as urgent account opening needs and widely distributed business locations. Previously, opening an account required several trips to the bank. Now, China Bohai Bank provides doorstep services with mobile portable PADs, getting it done in just 20 minutes. It is truly convenient!"

In recent years, the Bank has continuously carried out the re-engineering and optimization of account opening business processes, implementing multiple process innovations and system optimization functions. From the customer's perspective, the Bank successively launched functions such as multi-channel account opening appointments, online due diligence via "Bohai on the Palm," doorstep services using mobile portable PADs, and "CBHB Cloud Counter" remote banking. The Bank introduced external industrial and commercial big data and electronic business license information throughout the process, launching a three-dimensional and customized account service system featuring simplified procedures for small and micro enterprises, differentiated services for key high-quality customers, and convenient services for central enterprise customers.

Through mobile financial terminals and digital means, the Bank optimized and reorganized multiple links in the traditional account opening process. By distinguishing service scenarios and pre-positioning account opening reviews while post-positioning certain system operations, the Bank achieved a "submit and leave" experience for customers. The quick account opening service scheme realized standardized operations for online appointment, online due diligence, and online pre-review. It completed the pre-counter preparation work for key high-quality customers in advance, significantly shortening the customers' counter processing time.

The quick account opening service scheme has been implemented in outlets across Shenzhen, Tianjin, Suzhou, Shijiazhuang, Qingdao, and other locations, creating a positive demonstration and driving effect. In Shenzhen, addressing the characteristics of a unicorn group enterprise, such as the large volume of account openings and distant location, the Bank utilized mobile portable PADs for doorstep service. It successfully opened 12 accounts for multiple clients under the enterprise in a single visit. The overall process was convenient and efficient, winning high praise from the customer.

### (III) Promoting the light-asset transformation of retail business

Serving the real economy applies not only to enterprises but also ultimately focuses on the terminal market of people's livelihood consumption and wealth management. Against the backdrop of China constructing a new pattern of "dual circulation," the massive domestic demand market serves as the ultimate support for the real economy. Through a series of forward-looking judgments and determined measures to break the deadlock, the Bank's retail business rose against the trend and achieved a light-asset transformation.

Centering on the customer, the Bank constructed a value closed loop transitioning from "traffic" to "retention" and then to "increment." The Bank promoted a mindset shift from "passive waiting" to "active outreach." Using a "project-based" model to explore scenario-based financial services, and through refined and ecological operations, the Bank more effectively connected social wealth with the needs of the real economy. This activated consumption potential, assisted residents in preserving and increasing their wealth, and consolidated the micro-foundation of the domestic economic cycle.

#### CASE

#### ○ Chengdu Branch Launches Thematic Activity on Optimizing Payment Services

The Bank put into practice the original aspiration of "Payment for the People" with concrete actions, proactively taking initiatives and formulating work implementation plans tailored to local conditions. Through measures such as optimizing payment processes, innovating service models, and strengthening technical support, the Bank provided every customer with more efficient, convenient, and high-quality payment services, allowing fintech to benefit a broader population.

In March 2025, the Chengdu Branch of the Bank held a unique theme activity titled "Convenient Payment, Worry-free Travel" near the Jinsha Site Museum, a national 4A-level tourist attraction. The event aimed to provide a more convenient and secure payment experience, assist in clearing payment bottlenecks, and enhance the convenience of tourism consumption. At the event, the Bank's staff distributed multi-language payment service guides to visitors and explained in detail multi-channel payment methods such as cash withdrawal with foreign cards, mobile payment, bank card consumption, and mobile banking, popularizing various financial payment policies of China. Targeting groups such as the elderly and foreign nationals visiting China who were unfamiliar with emerging payment methods, the staff patiently and meticulously explained and demonstrated the process, from downloading the mobile APP to binding bank cards to complete payments. This ensured that every tourist could easily master payment skills and enjoy the convenience brought by smart finance.

A foreign tourist remarked: "The service at China Bohai Bank is very considerate. The staff explained the operation process of mobile payment to me in fluent English. Now I can use mobile payment as easily as a local!"

## II. Strengthening Service Management

### Consolidating service standards and management requirements for business outlets

The Bank continuously improved service standards and management requirements for business outlets. In 2025, it further intensified management efforts, promoting all branches to strictly implement regulations such as the China Bohai Bank Business Network Basic Service Standards, the Basic Requirements of China Bohai Bank Tier-one Branch Service Management, and the China Bohai Bank Business Network Item Placement Specifications.

### Effectively conducting service training and dissemination for business outlets

The Bank incorporated business outlet service training into the special training category requiring continuous implementation, organizing all branches to formulate annual comprehensive training plans. According to the actual needs of the branches and the logical sequence of training content, training schemes were broken down quarterly and monthly, improving training quality, efficiency, and foresight while enhancing the training conversion rate. On the basis of transmitting service concepts, cultivating service awareness, and improving standardization levels, the Bank focused on helping grassroots management personnel and frontline staff resolve questions regarding “what to do,” “why to do it,” and “how to do it well.” Throughout the year, branches cumulatively conducted 180 service training sessions with over 12,000 participants, and held 58 service examinations with over 6,000 participants, achieving a 100% pass rate. The Head Office conducted online live supervision for 20 service training sessions across 20 branches, issued seven supervision bulletins, performed off-site inspections of service training archives for 13 branches, and issued seven inspection working papers.



### Improving the quality of service supervision and inspection at business outlets

The Bank established a “normalized, systematic, multi-level, and multi-dimensional” service inspection mechanism, deepening the “Six Combinations” and “Four Integrations” for service supervision and inspection at business outlets. Specifically, this involved combining internal and external inspections, Head Office inspections and cross-branch mutual inspections, routine inspections and special inspections, on-site inspections and off-site inspections, open inspections and mystery shopper inspections, and standard execution inspections with execution standard optimization. It also integrated service management team building, service training dissemination, service evaluation and benchmark creation, and the promotion and exchange of advanced experiences into daily service supervision and inspection work. Throughout the year, the Head Office and branches cumulatively inspected business outlets 4,606 times, achieving an outlet coverage rate of 1,225%, and identified over 12,000 issues. The Head Office directly organized service video inspections for nearly 100 business outlets, achieving a 300% coverage rate for Tier-1 branches, and tracked the self-inspection status of each branch throughout the process, issuing six inspection circulars.

### Optimizing the service management assessment and evaluation system

Based on a conscientious summary of the 2024 service management assessment, and combining it with the weak links in branch service management and shortcomings in business outlet services, the Bank refined assessment indicators and adjusted score allocation. It formed a service management assessment indicator system composed of three major modules, 138 indicators, and bonus/deduction items. The Bank intensified assessment scoring and strengthened the application of assessment results. It incorporated service management assessment into the KPIs of the retail sector branches and consumer rights protection assessments, conducted process notifications based on assessment items, performed overall annual assessment rankings, and provided key assistance and supervision to underperforming branches, promoting grassroots outlets to tangibly improve customer service levels.

The Bank organized and launched the 2025 “Customer Satisfaction at Bohai” service enhancement theme activity. With the goal of “Listening to Customer Voices and Improving Service Experience,” it conducted a customer service satisfaction survey at business outlets, collecting 37,521 valid questionnaires, with an overall customer service satisfaction rate of 96.8%. With the goal of “Establishing Advanced Models and Driving Overall Improvement,” it excavated, summarized, and publicized excellent cases in daily customer service, conducted internal sharing, and enriched service solutions. With the goal of “Creating Benchmark Outlets and Establishing a Service Brand,” it organized frontline employees from business outlets to visit past national “Top 100” and “Top 1,000” civilized and standardized service demonstration units for study, exchange, and service experience, seeking gaps, identifying advantages, and promoting improvements to actively carry out service improvement work.

# Upholding the Philosophy of Serving the People and Effectively Protecting Consumer Rights and Interests

The Bank profoundly grasped the political and people-oriented nature of financial work, firmly established the philosophy of “maintaining the original aspiration of financial services and demonstrating responsibility through consumer protection for the people,” and comprehensively built a “Big Consumer Protection” pattern. It persisted in integrating consumer protection elements throughout the entire process, ensuring all staff assume consumer protection responsibilities, strictly executing the “three appropriateness” requirements for financial products, sales channels, and target customers, strengthening full-process risk prevention and control, continuously deepening the application of digital services, and enhancing consumer rights protection capabilities and levels in all aspects.

In 2025, the Bank accepted and handled a total of 24,957 consumer complaints (deduplicated count across all channels), including 24,333 individual complaints and 624 corporate complaints, with a 100% complaint resolution rate within 15 days. Individual complaints of the Bank were mainly concentrated in personal loans and credit card businesses, with 10,729 and 8,286 cases respectively, accounting for 44.09% and 34.05% respectively, totaling 78.14%. These were mainly distributed across five regions: Tianjin (including consumer complaints related to the Head Office), Shanghai, Guangdong, Hebei and Jiangsu, accounting for 66.91%, 5.91%, 5.10%, 2.97% and 2.53% respectively.

## I. Construction of the “Big Consumer Protection” Framework

### Strengthening strategic guidance

With a top-down approach, the Bank integrated Party building into consumer protection leadership, embedded consumer protection into corporate governance and corporate culture, and established discipline inspection as the supervisory foundation for consumer protection. Key leaders personally involved themselves, taking the lead in grasping and

advocating for consumer protection. The Secretary of the Party Committee and Chairman of the Board, and the President of the Head Office emphasized the importance of consumer protection work multiple times at bank-wide meetings, proposing specific work requirements for key areas such as the rectification of issues identified in regulatory evaluations and complaint handling management.

### Comprehensively embracing consumer protection culture

The Bank formulated the Guiding Opinions on the Construction of Consumer Protection Culture of China Bohai Bank, clarifying that the consumer protection culture system consists of three parts: cultural concepts, visual identity, and employee behavioral culture. It established “maintaining the original aspiration of financial services, demonstrating responsibility through consumer protection for the people” as the consumer protection cultural slogan; aiming to satisfy the people’s needs for a better life, the Bank comprehensively integrated consumer protection cultural concepts into business management, institutional development, business processes, ideological education, job training, inspection and supervision, and brand communication. The Bank organized and conducted over 1,100 consumer rights protection training sessions, training more than 130,000 employees cumulatively, effectively enhancing employees’ awareness and capabilities regarding consumer rights protection.

### Consolidating the institutional foundation

Focusing on the implementation of new regulatory rules and internal management needs, the Bank precisely targeted the “establishment, revision, and abolition” of consumer protection systems. It formulated and revised 16 consumer protection internal control management systems, including the Measures for the Management of Product Suitability of China Bohai Bank, the Consumer Rights Protection Management Measures of China Bohai Bank Co., Ltd., the Customer Personal Financial Information Protection Management Measures of China Bohai Bank, and the Guidelines for Diversified Settlement of Financial Disputes of China Bohai Bank. It strictly implemented the internalization of external regulations, enhancing the pertinence and effectiveness of various systems; it formulated and revised 96 consumer protection-related systems, bringing the total number of systems related to consumer protection work in the Bank to 394, effectively erecting the “four beams and eight pillars” for consumer protection work.

### Strengthening full-process control

The Bank continuously improved and strictly implemented the consumer protection review mechanism. It formulated and issued the Key Points for Consumer Protection Review of China Bohai Bank (2025 Edition) and the Notice on Further Improving the Quality and Efficiency of Consumer Protection Review in Suitability Management, Marketing and Publicity, and Other Fields, clarifying consumer protection review requirements for key products, businesses, and links, and continuously enhancing the authority and independence of consumer protection reviews. The Bank comprehensively utilized methods such as on-site, off-site, and flight inspections to conduct consumer rights protection inspections at the Head Office and branches. The Bank analyzed consumer protection regulatory penalties in the industry and new regulatory rules, strengthening risk early warning.

### Conducting special audits for consumer protection

The Bank established a regularized internal audit mechanism for consumer rights protection. In 2025, it conducted consumer rights protection audits, focusing on aspects such as the construction of the consumer rights protection work system, marketing and publicity of products and services, suitability management, sales behavior management, and personal information protection. It conducted audit supervision on the performance of consumer rights protection duties, promoting the Head Office and branches to improve the quality and efficiency of consumer rights protection work.

## II. Customer Privacy and Personal Information Security

### Optimizing system construction

The Bank revised and formed special systems such as the Customer Personal Financial Information Protection Management Measures of China Bohai Bank, the Management Rules on Data Protection for Children Customers of China Bohai Bank, and the Emergency Plan for Customer Personal Information Protection Incidents of China Bohai Bank. It also issued the Risk Alert on Further Strengthening Personal Information Protection Matters in Various Fields, further standardizing the internal management system and division of responsibilities, and refining the requirements for each management link of customer personal information protection by aligning with regulatory regulations, providing institutional support for safeguarding customers' information security rights.

### Strengthening inspection and supervision

The Bank organized and conducted special investigations on potential safety hazards regarding consumer personal information protection across the Bank every half year, and incorporated personal information protection into the key points of special inspections for consumer rights protection at 11 branches; in accordance with relevant laws and regulations, it timely formulated the Summary of Key Points for Personal Information Protection in Banking Financial Institutions, synchronously incorporating them into investigation key points; it incorporated personal information protection into the key points of annual audit projects, using inspections as training to promote the effective implementation of personal information protection work in institutions at all levels of the Head Office and branches.

### III. Consumer Complaint Management

The Bank continuously promoted the transformation of complaint management from “post-event handling” to “pre-event prevention,” significantly improving the quality and efficiency of complaint handling.

#### Soundness of the complaint management mechanism

First, a system framework featuring “1 general consumer protection regulation + 1 basic complaint regulation + N complaint handling related regulations” was established. Through an institutionalized and standardized complaint handling mechanism, refined full-process control was achieved over consumer complaints ranging from acceptance, assignment, investigation, and handling to feedback, return visit, archiving, and rectification, forming an end-to-end closed-loop management from problem discovery to source tracing rectification. Second, an emergency joint response mechanism was established. Aiming at potential major consumer complaint incidents, a multi-departmental collaborative and rapid response emergency joint disposal mechanism was built to timely and effectively conduct rapid disposal of individual complaints with potential escalation risks. Third, special training was conducted centering on complaint hotspots, vividly explaining key links in complaint handling and communication skills. This cumulatively trained over 4,000 person-times, enhancing the complaint handling capabilities of frontline employees and customer service personnel.

#### Strengthening normalized monitoring

Through the Bank’s consumer protection information sharing platform, the financial dispute resolution and consumer complaint case database was continuously enriched, and a normalized cross-departmental information sharing mechanism was established. First, by actively establishing a data statistical analysis mechanism of “daily monitoring, weekly summary, monthly analysis, and quarterly briefing,” complaint analysis and monitoring were transformed into support for source governance. Regulatory policy dynamics, work requirements and alerts, experience sharing, and typical cases were released in a timely manner to promote targeted process improvements in business departments. Second, 10 issues of Complaint Handling Fact Sheet were printed and distributed, integrating 86 complaint handling related tips, promoting information sharing and collaborative cooperation, improving work efficiency, and enhancing the predictive capability for financial disputes and collaborative disposal efficiency.

#### Strengthening source tracing rectification

A virtuous cycle mechanism of “source tracing analysis—rectification implementation—training improvement—effect evaluation” was constructed. First, a full-process, closed-loop source tracing rectification ledger management system was systematically established, detailing the basic information, problem type, root cause analysis, rectification measures, responsible persons, and rectification deadlines for each complaint, and continuously tracking rectification effectiveness to ensure problems were thoroughly resolved. Second, regarding high-frequency complaint areas and key

regulatory concerns such as internet loans, collections, early repayment, appropriateness management, and marketing publicity, risk alerts and source tracing rectification suggestions were issued 19 times via email and the OA system to provide timely warnings and urge business departments to improve processes and prevent risks. Third, a coordination consultation and source tracing rectification mechanism was established. Regular meetings of the Consumer Rights Protection Working Committee, complaint joint meetings, and other special meetings on consumer protection work were held to build a normalized communication and consultation mechanism, effectively solving over 50 problems.

### Compilation and printing of case collections

The Bank carried out the collection of excellent cases for resolving consumer disputes under the theme of “pragmatic mediation to relieve people’s worries, resolving contradictions to promote harmony.” Combined with the most common dispute scenarios in daily financial activities, successful experiences in mediation cases were summarized to form the 2025 Compilation of Diversified Dispute Resolution Case, which was printed and distributed to all outlets nationwide. It was also released to the public through the Bank’s official website and the consumer protection zone of its WeChat official account, transforming it into a “Rights Protection Guide” for the vast number of consumers, effectively educating and encouraging consumers to protect their legitimate rights and interests through proper channels.

### Innovating dispute resolution paths

The Bank practiced the “Fengqiao Experience” and “Pujiang Experience,” making every effort to strengthen the diversified resolution mechanism for financial consumer disputes. In May 2025, Beijing Branch, as one of the first pilot branches, officially unveiled the “Beijing Financial Industry Fengqiao Studio.” In December, the Bank’s Fengqiao Mediation Workstation was officially unveiled at the Hedong District Social Security Comprehensive Governance Center. This marked an important step for the Bank in building a diversified financial dispute resolution mechanism and was an innovative measure for the Bank to actively integrate into the social governance system, enhance the resilience of financial services, and earnestly fulfill its responsibility for consumer rights protection. In 2025, the number of dispute mediations handled by the Bank reached 1,267, approximately 2.83 times that of the previous year, with a mediation execution rate of 100%; the Bank had a total of 54 part-time mediators.



## IV. Financial Education Publicity and Delivering Tangible Benefits for the People

The Bank vigorously advanced the construction of a full matrix of “online + offline” and “concentrated + position-based” education and publicity, focusing on the financial needs of key groups such as “the elderly, the young, and the new,” enhancing the pertinence, inclusiveness, and effectiveness of financial education. In 2025, the Bank reached 123 million financial consumers cumulatively through online and offline activities and self-owned official channels, 2.5 times that of the previous year.

### Regarding centralized education activities

According to regulatory requirements, the Bank organized and carried out centralized education and publicity activities across the bank, such as the “3·15” Financial Consumer Rights Protection Education and Publicity Campaign and the September Financial Education Publicity Month. A total of 2,650 online and offline education and publicity activities were conducted, reaching 59.2365 million financial consumers cumulatively, with an employee participation rate of 100%; business outlets actively participated in publicity activities, achieving a 100% outlet coverage rate. Central major news units such as CHINA.org.cn, NEWS.cn, PEOPLE.cn, CCTV.com, and CE.cn, as well as national and local mainstream media, reported over 1,000 times. The consumer protection promotional video and the original consumer protection theme MV “Bo Dong Chu Xin, Shou Hu Ru Hai” (Bohai Surge, True Heart: A Guardian as Vast as the Sea) successfully made the top 100 songs in the “Centennial Work ‘Rhyme’, Everlasting Song” 2025 Online Positive Energy Song Collection Activity hosted by the All-China Federation of Trade Unions and the Cyberspace Administration of China, winning the “Heartwarming Song” award.



### Regarding normalized activities

The Bank expanded offline financial education activity scenarios. Centering on “Consumer Protection+,” it organized and carried out normalized “Five Entries” themed education and publicity activities. Through diverse, multi-level, multi-directional, and multi-scenario financial education activities such as “Consumer Protection + Party Building,” “Consumer Protection + Community,” “Consumer Protection + Public Security,” “Consumer Protection + Exhibition,” and “Consumer Protection + Intangible Cultural Heritage,” the Bank popularized financial knowledge and alerted against financial risks. The Bank strengthened the construction of online financial education channels by setting up consumer protection zones on the official website, mobile banking, and WeChat official account, and building the “China Bohai Bank Financial Knowledge Education Platform.” It fully utilized multiple channels such as the official website, mobile banking, WeChat official account, WeCom, and remote banking to provide distinctive and targeted financial knowledge to different groups.

### Launching the “delivering tangible benefits for the people” series of initiatives

Taking consumer concerns as the focal point, and combining the characteristics of various cases such as intercepting telecommunications fraud, the Bank extracted keywords such as “credit repair,” “gold investment,” “impersonating public security, procuratorial, and judicial organs,” and “lending bank cards.” It issued risk alerts to the vast number of financial consumers and published two issues of the Compilation of Consumer Rights Protection Cases: Delivering Tangible Benefits for the People, forming a good demonstration effect.



# Building a Talent Factory and Fulfilling Comprehensive Employee Responsibilities



Guided by the Bank’s “9531” strategic priorities, we have strengthened leadership through Party building and accelerated the development of a talent factory. By driving cultural transformation to be reborn through quality, we have deeply integrated our core value system into talent cultivation. We foster the values of “integrity, prudence, professionalism, meticulousness, and responsibility,” cultivating an outstanding workforce that is diverse, equal, striving, and progressive, thereby providing fundamental support for high-quality development.

## I. Equal Employment and Diversified Recruitment

The Bank strictly complies with the Labor Law of the People’s Republic of China, the Labor Contract Law of the People’s Republic of China, the Law of the People’s Republic of China on the Protection of Rights and Interests of Women, and other relevant laws and regulations. We employ staff legally and fully protect their legitimate rights and interests.

The Bank places great emphasis on workforce diversity and equal opportunities for development. We strictly adhere to the principle of equal employment and firmly oppose any discrimination or restriction in employment based on race, ethnicity, region, religion, gender, or other factors.

## II. Optimization of Remuneration and Incentive Mechanisms

Closely aligning with our overall strategic objectives for transformation and development, the Bank continuously builds a scientific assessment and incentive mechanism, as well as a salary distribution system. We adhere to positive incentives, consistently guiding by value creation. Following the distribution principle of “position-based pay, performance-based reward,” we strengthen the linkage between performance and compensation. We establish and refine a market-oriented distribution mechanism where compensation is determined by performance and contribution, continuously motivating employees to enhance their personal capabilities and value contributions. In terms of internal distribution management, we ensure that the average wage increase for employees at the Group’s headquarters remains below the average salary increase for all active employees of the Bank. Furthermore, the average salary increase for mid-level and senior management positions does not exceed the average salary increase for all active employees of the Bank. We strictly implement the state-mandated social insurance and housing provident fund system, and provide additional benefits such as enterprise annuities and supplementary medical insurance.

## III. Promoting Employee Growth and Progress

Using performance and competency as core criteria, the Bank conducts dynamic tracking and comprehensive evaluations. Through a scientific performance mechanism, we stimulate employees’ motivation to strive. We refine our position and grade management measures to offer extensive career development opportunities. We continuously enhance the relevance and effectiveness of training, empowering employees and building a robust platform for their rapid growth.

### (I) Providing extensive career development opportunities

The Bank has formulated the Trial Measures for the Management of the Positions and Grades of Employees of China Bohai Bank to provide employees with extensive career development opportunities and continuously broaden their career development paths.

### (II) Conducting bank-wide comprehensive business training

Aiming to “transform strategic thinking into productive forces,” the Bank continuously strengthens its understanding of the intrinsic logic connecting training with business development and team building. We actively leverage training to unify thinking, coordinate cognition, and promote action, striving to contribute training’s share and effect to the Bank’s high-quality development.

The Bank comprehensively implements “bank-wide comprehensive business training,” focusing on business development goals and closely centering on the implementation of the “9531” strategy. We continuously enhance the relevance and effectiveness of training, conducting eight sessions of “Bank-wide Comprehensive Business Training.” A total of 3,089 employees participated in centralized training, approximately 34,000 attended online training sessions, and 106 courses were allocated, totaling 232 class hours.

Focusing on the “critical few” and the “source of strength,” we implement tiered and categorized empowerment training for cadres and talents. Building on the foundation of “course reuse, business empowerment, and employee growth,” we continue to promote learning roadmaps. We establish “Grand Forums,” implementing regular training through a combination of online and offline methods, building platforms for expanding business knowledge and sharing practical experience. We improve training systems, implement “compliance management,” strengthen course management and platform operations, standardize training management, and refine operational processes.

## IV. Actively Promoting Democratic Management

The Bank conscientiously implements the democratic management system with the staff representative congress as its basic form. Relying on trade union organizations, we encourage employees to participate fully in the Bank’s democratic management. Employee representatives at all levels participate in corporate governance in an orderly manner, working together to build harmonious labor relations.

In 2025, the Bank held seven sessions of the Bank-wide Staff Representative Congress (including extraordinary meetings). These sessions reviewed and voted on seven proposals, including the 2024 Performance Report of the Employee Supervisor, the Code of Professional Conduct for Practitioners of China Bohai Bank (2025 Revision).

## V. Protecting the Legitimate Rights and Interests of Female Employees

Protecting the legitimate rights and interests of female employees is vital to the well-being of millions of families and constitutes an important part of implementing the people-centered development philosophy. The Bank strictly complies with the Law on the Protection of Women’s Rights and Interests and other relevant laws and regulations. We fully implement protections during the “four periods” (menstruation, pregnancy, childbirth, and breastfeeding), ensuring that the rights and interests of female employees are always maintained and protected.

We safeguard “her rights and interests” to allow “her power” to blossom. The Bank fully stimulates the innovative vitality

of female employees and leverages their irreplaceable role in deepening transformation and development. In 2025, the Bank organized and participated in the selection and recommendation of advanced models such as “Tianjin March 8th Red-Banner Pacesetters” and “Model Women in Finance.”

The Bank organized a series of themed activities for International Women’s Day under the title “Golden Snake Brings Auspiciousness on a New Journey, Bohai Roses Bloom with Splendor.” These activities included educational campaigns, viewings of plays and films with revolutionary or contemporary female themes, handicraft making, flower and plant planting, and group yoga practice. We also held an International Women’s Day networking event with the Tianjin Women Entrepreneurs Association, themed “Finance Empowering the Development of Private Enterprises and the Growth of Female Entrepreneurs.” Additionally, our teams participated in the 44th Tianjin “March 8th” Women’s Fitness Cup Competition and won third place.



## VI. Supporting Employees' Healthy and Positive Lifestyles

The Bank enriches its multi-tiered old-age pension and medical security systems by further improving enterprise annuity management. We issued the Corporate Annuity Plan of China Bohai Bank Co., Ltd. (2025 Revision) and the Corporate Annuity Management Committee Charter of China Bohai Bank Co., Ltd. (2025 Revision). We enhance the applicability of supplementary medical insurance for employees, increase insurance benefits, strengthen protection, and reinforce the employee occupational health and safety system.

The Bank revised the Interim Management Measures for Trade Union Condolences and Assistance, further raising various union condolence standards, activity expenditure scopes, and condolence criteria. Trade union organizations at all levels of the Bank actively carry out relief work for employees with serious illnesses and those facing difficulties. They organize condolences for employees working on the front lines during holidays and provide psychological counseling and support for customer service center staff. These efforts continuously enhance employees' sense of happiness, security, and fulfillment, creating an atmosphere of unity and harmonious labor relations.

The Bank has always supported employees in participating in various cultural and sports activities, cultivating a spirit of enterprise, vitality, and a healthy, positive outlook on life. The Bank's various employee amateur cultural and sports associations continue to organize activities. They also jointly organize sports friendly matches with community members and clients in badminton, table tennis, tennis, and air volleyball. Cultural social gatherings featuring vocal music, yoga, gardening, and traditional Chinese studies are also held in collaboration with them, encouraging a broader range of people to adopt a healthy and positive modern lifestyle. Furthermore, the Bank's employees formed teams to participate in various events, including the Tianjin Financial System Staff Air Volleyball Competition, the Tianjin Staff Performance Celebrating the Centenary of the Labor Movement, the Tianjin Mass Singing Competition, the Tianjin Financial System Exhibition and Performance Activity Practicing Financial Culture with Chinese Characteristics, and the Tianjin Staff "A Hundred Wonderful Labor Moments" Photography Exhibition.



# Advancing Digital Empowerment and Continuously Deepening Procurement Practices



In 2025, the Bank continued to deepen the green, digital, and compliant management of the entire procurement process, dedicating itself to building a responsible, efficient, and low-environmental-impact supply chain system, achieving synergistic improvements in economic, environmental, and social benefits.

## I. Digital Empowerment Improves Quality and Efficiency Throughout the Procurement Process

To align with the trends of digital and intelligent transformation, the Bank fully built and optimized a series of intelligent procurement technology platforms comprising “Bohai Easy Management,” “Bohai Easy Procurement,” and “Bohai Easy Purchasing.” In 2025, the “Bohai Easy Procurement” platform realized online submission and approval of procurement requirements and online organization of review processes, completing the full online integration of certain procurement methods. This initiative not only significantly compressed the procurement cycle and reduced labor costs and errors but also realized traceability management across the entire chain of procurement activities, enhancing transparency and efficiency. The “Bohai Easy Purchasing” platform generated over 6,000 orders cumulatively, with a total amount exceeding RMB105 million, effectively expanding support channels for e-commerce and small and micro enterprises.

## II. Multiple Measures to Ensure Procurement Compliance and Fairness

The Bank consistently adhered to the procurement principles of “openness, fairness, and impartiality” and “compliance

and efficiency.” Regarding procurement organization forms, the Bank adhered to “primarily delegated procurement,” fully leveraging the professionalism of social agency institutions, with the transaction value of delegated procurement for Grade A procurement projects accounting for 100% throughout the year. During the review process, the proportion of external review experts in delegated projects was no less than two-thirds, safeguarding the independence and professionalism of the reviews. By comprehensively advancing online procurement and persisting in information disclosure, the Bank strengthened supervision over the exercise of power and enhanced the credibility of procurement. For the 80 single-batch Grade A procurement projects throughout the year, the total budget was RMB287 million, and the final transaction value was RMB249 million, achieving a savings rate of 13.27%.

### III. Comprehensive Strengthening of Procurement Risk Management and Control

The Bank established a full-process risk prevention and control mechanism featuring “pre-prevention, in-process control, and post-supervision.” By improving institutional processes and consolidating main responsibilities, the Bank implemented full-process supervision ranging from procurement budget preparation, requirement determination, and plan approval to contract signing and performance acceptance. The Bank increased the frequency of inspections and supervision in key areas and critical links, incorporated procurement management into a multi-dimensional supervision system including audit, discipline inspection, and patrol inspection, and built a solid defense line against integrity risks to ensure that procurement activities operate normatively in the sunlight.



# Safeguarding People's Livelihood and Actively Engaging in Public Welfare and Charity



Public welfare and charity are important symbols of social civilization and progress, as well as vivid practices for creating a better life and realizing the “Two Centenary Goals.” With firm ideals and convictions, a sense of responsibility, and full of love and kindness, the Bank carries forward the public welfare genes formed since its inception, continuously providing targeted assistance, supporting education, promoting rural revitalization, and promoting the continuous improvement of the volunteer service system and mechanism, injecting a steady stream of positive energy into social livelihood.

## I. Targeted Assistance in Jizhou

The Bank has always thoroughly implemented the spirit of General Secretary Xi Jinping’s important instructions on promoting comprehensive rural revitalization and his important speech spirit during his inspection of Tianjin, earnestly implemented the deployment requirements of the CPC Central Committee, the State Council, and the Tianjin Municipal Party Committee and Tianjin Municipal People’s Government on comprehensively promoting rural revitalization, and attached great importance to supporting economically weak villages. Since the launch of the new round of assistance work in October 2024, the Bank has focused on the development difficulties of Guanyi Village, Yuyang Town, Jizhou District, Tianjin Municipality, carrying out support work with targeted efforts, investing RMB1.6 million in support funds for the village, and, based on the needs of the assistance projects, disbursed the full amount in a lump sum in July 2025.

Since 2024, in accordance with the work arrangements of the Tianjin Municipal Party Committee and Tianjin Municipal People’s Government, the Bank has actively implemented the 20 indicators of “Five Increases and Five Improvements” for supporting economically weak villages. In particular, a series of effective measures were taken regarding efficiency enhancement in major industries.

### Standardizing operational management to increase collective income

The Bank's assistance working group collaborated with the "Two Committees" of the economically weak village to standardize the contracted management system, helping the village collective collect contracted management income in a timely manner. In 2025, the village collective's contracted operating income was approximately RMB170,000, an increase of 30% compared to the same statistical scope in 2024.

### Leveraging own advantages to expand product markets

The Bank fully leveraged the resource advantages of a national joint-stock commercial bank, with branches in Tianjin, Beijing, Langfang, Shenyang, Qingdao, and others jointly carrying out Jizhou agricultural product consumption assistance activities, promoting agricultural products to a wide range of customers and the public through the "Bohai Assistance Preferred" WeChat official account and the agriculture-assisting column on the mobile banking app.

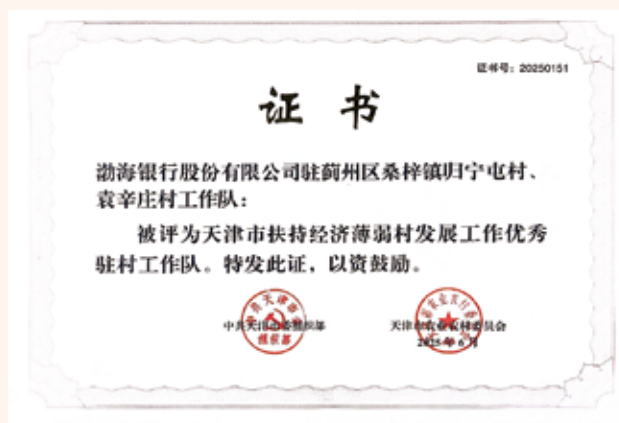
### Empowering through diverse measures to increase income and improve efficiency in assistance

The Bank carried out assistance through various channels such as purchasing bottled water for Head Office meetings, setting up special zones for assistance products in internal cafeterias, and the Tianjin Branch jointly developing customers with the Jizhou agricultural product sales team; it also specially organized assistance personnel to conduct online marketing training and planning for Jizhou Green Food Group to enhance agricultural product marketing capabilities. As of December 31, 2025, the Bank's Head Office had cumulatively sold approximately RMB400,000 worth of Jizhou specialty agricultural products and contacted Bohai Industrial Investment Fund Management Co., Ltd. to participate in consumption assistance of RMB5,000, which is expected to bring nearly RMB40,000 in profit-sharing income to the assisted village.

### Implementing asset investment to boost economic development

The Bank strongly supported the economic development decisions of the Yuyang Town Party Committee, providing funds to purchase commercial shops which were then confirmed as assets to the village collective (with confirmed asset value of RMB1.545 million) for operation; the property rental fees collected are expected to increase the village collective's income by nearly RMB50,000 annually, and helped the village achieve transferred employment of 129 people. In 2025, the per capita income of the whole village increased by 5.6% compared to the previous year, reaching RMB36,423, exceeding the city's rural average level by RMB1,958.

In 2025, in the work assessment for economically weak villages organized by Jizhou District, all members of the Bank's assistance working group were rated as "Excellent."



## II. Supporting Education Development

Building a leading country in education has been a long-cherished aspiration of the Chinese nation since modern times. This is a pioneering task, a solid foundation, and a strategic support for building a great modern socialist country in all respects and advancing the great rejuvenation of the Chinese nation on all fronts through Chinese modernization. General Secretary Xi Jinping emphasized that building a leading nation in education is the common responsibility of the whole Party and the entire society in the new era and new journey, requiring all parties to move in the same direction and collaborate effectively to form a powerful synergy.

In 2025, the Bank worked hand in hand with renowned higher education institutions in Tianjin and Zhejiang, dedicating itself to the systematic project of building a leading nation in education and injecting public welfare momentum into the high-quality development of education. First, the Bank continued to support the "Quality Normal University Enhancement Project," facilitating the introduction and cultivation of high-end talents, faculty team development, educational and teaching reforms, enhancement of disciplinary research capabilities, improvement and innovation of management services, and expansion of external exchanges and cooperation at Tianjin Normal University. The Bank disbursed the second phase of the donation, amounting to RMB10 million, to the Tianjin Normal University Education Development Foundation on schedule. Meanwhile, relying on the Tianjin Normal University Sub-branch, the Bank provided high-quality financial services to the teachers and students of the university through innovations in financial products and services, such as the launch of the "Batch Open Bao" savings card and the upgrade of second-generation outbound marketing terminals. Second, the Bank actively supported the "Double First-Class" university construction at Zhejiang University, donating RMB4.3 million to the Zhejiang University Education Foundation for the university's cultural heritage innovation and discipline construction projects.

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## III. Promoting Rural Revitalization

Since 2019, the Bank has continuously implemented the Tianjin East-West collaboration donation project, supporting paired assistance regions such as Qinghai and Gansu to consolidate the achievements of poverty alleviation and comprehensively promote rural revitalization. In 2025, the Bank once again joined hands with the Tianjin Charity Association to donate RMB300,000 to the paired assistance regions for East-West collaboration, which were used for the village-level cultural facility improvement project in Nur Township, Qira County, Xinjiang Uygur Autonomous Region, and the upgrading project of the New Era Civilization Practice Station in Dengke Township, Jiangda County.

As of the end of 2025, the Bank’s cumulative donations for poverty alleviation and rural revitalization had exceeded RMB30 million.



## IV. Boosting the Cultural Industry

“Promoting the synergy of the cultural industry in the Beijing-Tianjin-Hebei region, effectively integrating station, industry, and city, gathering cultural industry resources in the Beijing-Tianjin-Hebei region, and adding new momentum to the high-quality development of the cultural industry in the three regions” is an important part of Tianjin’s implementation of the strategic deployment for the coordinated development of the Beijing-Tianjin-Hebei region. In 2025, the Bank donated RMB150,000 to the Seminar on the Development of Cultural Industry in the Beijing-Tianjin-Hebei Region through the Tianjin Golden Haihe Public Service Development Center, ensuring the smooth implementation of the seminar.

During the roadshow for cultural industry projects, the Bank showcased several successful cases of promoting cultural industry development through innovative financial services, such as the “Yileng-Tianyin Cultural Industry Zone” and the “Dazhigu Urban Renewal Project.” The Bank also engaged in in-depth discussions with relevant government departments, social organizations, and enterprises from the three regions on empowering the cultural industry with finance, reaching multiple cooperation intentions.

## V. Carrying Out Volunteer Services

In the early stages of its establishment, the Bank formed an employee volunteer service team, vigorously advocating the spirit of volunteerism and public welfare. As of the end of 2025, the Head Office Volunteer Service Team had 1,620 registered volunteers, an increase of nearly 100 compared to 2024; in 2025, 63 volunteer service activities were carried out, with service hours exceeding 7,000; as of the end of 2025, the Team had conducted over 1,600 activities cumulatively, with cumulative service hours exceeding 28,900, serving more than 40,000 people.

The Head Office Volunteer Service Team has long been actively participating in community governance, charity, and public welfare activities, continuously carrying out co-construction and sharing activities in Chenghouli Community and

Xinheyuan Community of Dawangzhuang Subdistrict, Tianjin, where the Head Office is located. In practice, a featured volunteer service project named “Six Links’ Community: Building a Beautiful Home Together” was formed, featuring joint organizational construction, joint public welfare undertakings, joint management of Party member education, joint creation of spiritual civilization, and joint cultural activities. At the same time, the Head Office Volunteer Service Team continuously explored community volunteer needs and successively created personalized service brands such as foreign language translation and consumer protection publicity, continuously carrying out a series of activities.

In 2025, the Bank’s foreign language volunteer service team actively participated in the SCO Summit and supporting activities such as the “World Mayor Dialogue” and “National Civilization Dialogue.” A special volunteer team composed of 60 members provided a full chain of services including conference reception and multilingual interpretation, showcasing Tianjin’s high-quality development to the international community and receiving commendation from the Tianjin Municipal Party Committee and Tianjin Municipal People’s Government. Seven foreign language volunteers received the Certificate of Active Contribution issued by the Preparatory Committee of the 2025 SCO Tianjin Summit.

In 2025, the Head Office Volunteer Service Team was awarded the “Outstanding Contribution Award for the 30th Anniversary of Tianjin Charity” by the Tianjin Charity Association. In December 2025, the “Translating the Journey Together” foreign language volunteer service project won the Silver Award in the 2nd Tianjin Volunteer Service Project Competition and was honored as one of the “Top Ten Brand Projects for Serving the People” in the 2025 Tianjin “Serving the People” Brand Project and Window Unit Public Welfare Publicity Campaign. The deeds of the Head Office Volunteer Service Team were widely reported by more than 30 media outlets, gaining recognition and affirmation from all sectors of society.

**CASE** 

### ○ “Yilu Tongxing: Language Volunteer Program” Foreign Language Volunteer Project

Launched in 2013, the Bank’s “Translating the Journey Together” foreign language volunteer project currently has 110 team members covering eight languages: English, French, Russian, Japanese, German, Spanish, Korean, and Malay. It innovated the service model of “residents placing orders, community dispatching orders, and the bank accepting orders,” deeply cultivating the purpose of “volunteering by the people, practicing by the people, and a better life for the people,” with cumulative service hours exceeding 1,000.

From the vibrant atmosphere of community “English Classes” to the international style of the SCO Summit, the “Translating the Journey Together” foreign language volunteer service project connects to a larger world with warm actions, using language as a medium and service as a sail to showcase the elegance of volunteer service.

CASE

### Head Office Conducts Employee Unpaid Blood Donation Activity

On August 22, 2025, during the unpaid blood donation activity organized by the Head Office, 101 employees of the Bank donated a total of 25,600 milliliters of blood. Previously, during the Tianjin event celebrating the 22nd World Blood Donor Day in 2025, the Bank was awarded the “Unpaid Blood Donation Merit Plaque” for its long-term support of the unpaid blood donation cause.



# Governance

The Bank further improved its corporate governance structure, corporate governance institutional system and information disclosure mechanisms, enhanced the quality and efficiency of the Board's performance of duties, and continuously deepened communication and engagement with investors to optimize and enhance its corporate governance capabilities; continuously strengthened the construction of the Board's ESG management capabilities and constantly improved ESG management policies; established and implemented a comprehensive risk management system for the banking group, practiced a prudent risk culture, and firmly promoted the prevention and resolution of risks to ensure stable asset quality and keep various risks under control; and unswervingly adhered to operation in accordance with laws and regulations, while advancing anti-corruption efforts with greater clarity and determination to bolster high-quality development through high-efficiency governance.





# Strengthening Scientific Decision-making to Enhance Corporate Governance Capabilities

## I. Further Improving Corporate Governance Structure

The Bank has established a corporate governance structure in line with the requirements of the modern enterprise system, comprising the Shareholders' general meeting, the Board of Directors and its special committees, the Board of Supervisors and its special committees, and the senior management and its professional committees, and has integrated the Party's leadership into all aspects of corporate governance. The Party organization plays a leading role in directing the overall situation, setting the right direction and ensuring implementation. In 2025, in accordance with the Company Law, the Notice on Matters Concerning the Alignment of Corporate Governance Supervision Regulations with the Company Law issued by the National Administration of Financial Regulation, and the requirements under the Implementation Plan for Deepening the Reform of the Supervisory Board of State-owned Enterprises issued by the State-owned Assets Supervision and Administration Commission of Tianjin, the Bank carried out an overall integration of its corporate governance structure, further optimized supervisory resources, improved a collaborative and efficient supervisory mechanism, and made corresponding amendments to the Articles of Association. The Articles of Association of China Bohai Bank Co., Ltd. (2025 Revision) became effective upon approval by the regulatory authorities on 19 December 2025. Since then, the Bank no longer establishes a Board of Supervisors, and the Audit and Consumer Rights Protection Committee of the Board of Directors has assumed the duties and powers of the Board of Supervisors in accordance with the law, while the various special committees under the Board of Supervisors were simultaneously abolished.

At the beginning of 2025, the Board of Directors completed the election of its new session in accordance with laws and

regulations. During the transition period, various business operations developed steadily and management tasks were connected in an orderly manner, achieving a smooth transition of the Bank's operation and management. Throughout the year, the shareholders' general meeting, the Board of Directors, the Board of Supervisors and their special committees gave full play to their roles in decision-making and supervision, and convened a total of 60 meetings of various types, at which 205 proposals were deliberated and 124 work reports were heard and reviewed with opinions formed, while timely decisions were made on major issues concerning the Bank's development and the implementation thereof was promoted.

## II. Further Improving Corporate Governance Institutional System

The Bank established a relatively complete corporate governance institutional system since its inception and has continuously revised and improved it, laying a solid foundation for the legal, compliant and efficient operation of various corporate governance bodies. In 2025, the Board of Directors formulated the Bank's Basic Compliance Management System, the Measures for the Administration of Group Cooperative Institutions, the Interest Rate Risk in the Banking Book Management Policy, and the Measures for the Administration of Performance-based Remuneration Recoupment and Clawback for Senior Management (Trial); and revised the Bank's Group Risk Appetite Statement, the Comprehensive Risk Management Measures, the Operational Risk Management Policy, the Liquidity Risk Management Policy, the Market Risk Management Policy, the Interest Rate Risk in the Banking Book Management Policy, the Reputational Risk Management Measures, the Stress Testing Management Measures, the Related Party Transactions Management Measures, the Model Risk Management Measures, the Model Validation Management Measures, the Basic Accounting System, the Internal Audit Charter, the Basic Data Management System, the Measures for the Administration of External Equity Investment, the Measures for the Administration of Remuneration of Persons-in-charge of Municipally-managed Enterprises, and the Interim Measures for Recusal of Employees in the Performance of Duties. The Audit and Consumer Rights Protection Committee of the Board of Directors formulated the Measures for the Administration of Outsourcing of Internal Audit Activities and revised the Working Rules of the Audit and Consumer Rights Protection Committee of the Board of Directors for the Review of Annual Financial Reports.

In addition, in light of the latest requirements of the Company Law, the Listing Rules of the Hong Kong Stock Exchange and other relevant regulations, the Bank revised its Articles of Association, the Rules of Procedure of the Shareholders' General Meeting, the Rules of Procedure of the Board of Directors, the Working Rules of the Nomination and Remuneration Committee, and the Measures for the Administration of the Appointment of Directors and Senior Management, providing safeguards and a basis for works such as the reform of the Board of Supervisors and capital replenishment.

### III. Further Improving Information Disclosure Mechanism

The Bank persists in taking sound corporate governance as its foundation, continues to standardize its information disclosure work mechanism, and treats its shareholders and stakeholders fairly. In 2025, more than 80 information disclosure documents, including periodic reports and various statutory and voluntary ad hoc announcements, were published on the official websites of the Hong Kong Stock Exchange and the Bank. The Board of Directors successfully completed the preparation and disclosure of the 2024 Annual Report and the 2025 Interim Report in accordance with industry regulatory requirements and the requirements of the Listing Rules, and has made the 2024 Annual Report available at the Bank's major business outlets. The Audit and Consumer Rights Protection Committee under the Board of Directors and independent Directors of the Bank strictly implemented the Work Procedures for Reviewing Annual Financial Reports By Audit and Consumer Rights Protection Committee of the Board of Directors and the Work Procedures For Reviewing Annual Reports By Independent Directors, and gave full play to their guiding and supervisory roles in the preparation, deliberation and disclosure of the annual reports.

### IV. Communications Between the Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the Senior Management

Timely and smooth information transmission among the general meeting, the Board of Directors, the Board of Supervisors and the senior management is crucial for the various corporate governance bodies to fully perform their duties and improve the efficiency and standard of their performance. In order to ensure timely and effective information communication among the governance bodies and enhance the efficiency and standard of duty performance, the Bank issued a total of 40 issues of minutes of the President's Office Meetings, 32 issues of information reports, 76 filing reports on ordinary related party transactions and 44 internal audit reports in 2025, providing information support for the scientific decision-making of the Board of Directors and its special committees.



# Robust Governance Framework: Advancing ESG Management

The Bank has established a sound governance framework, continuously strengthened the ESG management capabilities of the Board of Directors, and consistently improved its ESG management policies to advance ESG performance.

## I. Governance Structure

The Board of Directors of the Bank is the highest decision-making body for ESG risk management and assumes ultimate responsibility for ESG risk management. It promotes the bank-wide implementation of the “carbon peak and carbon neutrality” targets, deliberates and makes decisions on major ESG-related matters, regularly reviews the progress of ESG-related work, and deliberates on relevant topics such as the annual social responsibility (ESG) report, public welfare and charitable donations, green finance work reports, inclusive finance business development plans, and consumer rights protection. The Board of Directors has established special committees, including the Risk Management and Green Finance Committee, the Audit and Consumer Rights Protection Committee, and the Development Strategy and Inclusive Finance Committee, to review significant issues concerning the fulfillment of ESG responsibilities—including corporate governance, development strategies, risk management, internal control and compliance, related party transactions, green finance, inclusive finance, social responsibility, and consumer rights protection—and to provide advice and recommendations to the Board of Directors.

## II. ESG Management by the Board of Directors

In 2025, the Board of Directors of the Bank considered and approved 23 ESG-related resolutions, including the annual ESG (Social Responsibility) Report, the annual review of corporate governance policies, the annual and interim reports,

the annual and semi-annual comprehensive risk management reports, the annual green finance work report, the annual and semi-annual consumer rights protection work reports, the annual consumer rights protection assessment report, the report on the implementation of the 2021–2025 consumer rights protection plan and the 2026 work plan, four public welfare and charitable donations, the annual assessment report on shareholders' qualifications, the annual Group performance appraisal indicators, the revision of the Group Risk Appetite Statement, the revision of the basic data management system, the revision of the Articles of Association, the discontinuation of the Board of Supervisors, and the composition of the special committees of the sixth session of the Board of Directors, among others; it also heard nine ESG-related reports, including the annual special report on related party transactions, the annual inclusive finance business development plan, the annual regulatory evaluation and rectification of consumer rights protection, the annual work report on the management of consumer complaint handling, and the annual and quarterly reports on consumer complaints.

All Directors participated in special training sessions on “Analysis of the Financial Regulatory Situation and Case Analysis and Judgment of Banking Consumer Protection Violations”, “Evolution of Corporate Governance Supervision Models and Governance Experience of Central Enterprises”, “Actively Cultivating and Practicing Financial Culture with Chinese Characteristics”, and “Strengthening Strategic Management and Planning Development”, as well as anti-corruption study on the “Hong Kong’s Competitive Edge – Partnership in Business Ethics” Toolkit on Directors’ Ethics. Newly appointed Directors received “Compliance Training for Hong Kong Listed Companies” and the Bank’s anti-money laundering and counter-terrorist financing training.

The aforementioned 2024 Annual Report and 2025 Interim Report, as considered and approved by the Board of Directors, both featured special sections on “ESG Risk”, and the 2024 Annual Comprehensive Risk Management Report and the 2025 First Half Comprehensive Risk Management Report both included content on “ESG Risk Management”, detailing the Bank’s work measures and results in the field of ESG risk management. While reviewing the 2024 Annual Comprehensive Risk Management Report, the Risk Management and Green Finance Committee of the Board of Directors required the Bank to strengthen ESG risk management and effectively respond to climate risks in accordance with the latest regulatory trends. Under the guidance and promotion of the Board of Directors, the Bank supports the development of the real economy in key national sectors, actively fulfills its environmental and social responsibilities, and creates social value. It has intensified the performance of ESG duties in areas such as green finance, inclusive finance, private enterprises, manufacturing, and rural revitalization, while continuously enhancing its risk management capabilities. By striving to build a responsible bank with leading concepts, economic sustainability, and outstanding ESG performance, the Bank has enhanced its ESG governance effectiveness and ESG performance.

The third meeting of the sixth session of the Board of Directors of the Bank considered and approved the “2024 China Bohai Bank ESG (Social Responsibility) Report” on April 29, 2025, which featured further improvements and enhancements compared to the previous year’s report: to align with the definitions of concepts such as ESG and social responsibility by both the Hong Kong Stock Exchange and the State-owned Assets Supervision and Administration Commission of the State Council (SASAC), the original “Social Responsibility Report” was renamed the “ESG (Social Responsibility) Report”; the disclosure on “ESG Management” was further refined in accordance with the mandatory

disclosure requirements in the latest version of the “Environmental, Social and Governance Reporting Guide” of the Hong Kong Stock Exchange; the disclosure contents for “Environmental and Climate Risk Management” and “Green Finance” were enriched to better adapt to the disclosure requirements of the Hong Kong Stock Exchange; and in line with the development of the Hong Kong Stock Exchange’s ESG information disclosure requirements and the implementation plan for the “Sustainability Disclosure Standards for Business Enterprises” issued by the Ministry of Finance, an “IFRS S2 Climate-related Disclosures Index” was added to the “Appendix” section.

### III. ESG Management Approach and Strategy

The Board of Directors of the Bank attaches great importance to ESG management. It has established the fundamental ESG management policy to adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and, through continuously strengthening ESG management, to build the Bank into a " modern financial institution with Chinese characteristics that is strongly guided by state policies, featuring a clear strategic positioning, effective corporate governance, improved business quality and efficiency, controllable overall risks and healthy and sustainable development ".

The Board of Directors of the Bank adopts a systematic process to assess, prioritize, and manage material ESG matters. This process is fundamentally based on the implementation of the Party’s principles, policies, and national strategies, as well as the missions assigned to banking financial institutions, while comprehensively considering changes in domestic and overseas regulatory requirements, industry development trends, stakeholder feedback, and the Bank’s own strategic goals. In 2025, the Board of Directors of the Bank will profoundly grasp the political and people-oriented nature of financial work, observe financial laws, uphold the principle of “finance for good”, and seek financial truth, thereby enhancing its sense of responsibility and mission for both its own high-quality development and its service to high-quality development. Focusing on economic construction as the central task and high-quality development as the primary mission, the Bank will strive to deliver on the “five priorities” of finance, actively serve Tianjin’s “Ten Special Tasks”, and fully implement the requirements of revitalizing existing assets, cultivating incremental growth, and improving quality, regarding these as the priorities of its ESG strategic management.

The Board of Directors of the Bank has implemented a long-term strategy of “enhancing duty performance and strengthening the foundation of ESG management”. Through continuous professional training and learning, the Board of Directors ensures the continuous enhancement of the ESG knowledge and capabilities of its members. In 2025, all Directors participated in special trainings on “Analysis of Financial Regulatory Landscape and Study of Cases on Non-compliance in Bank Consumer Protection”, “Evolution of Corporate Governance Supervision Models and Governance Experience of Central State-owned Enterprises”, “Actively Cultivating and Practicing Financial Culture with Chinese Characteristics”, and “Strengthening Strategic Management and Planning Construction”, as well as the anti-corruption study on the “Hong Kong’s Competitive Edge - Partnership in Business Ethics’ Toolkit on Directors’ Ethics”. Newly appointed Directors received the “Compliance Training for Hong Kong Listed Companies” and the Bank’s anti-money

laundering and counter-terrorist financing training. In addition, the Bank also collects the latest rules and regulations of the Hong Kong Stock Exchange and cutting-edge ESG information for study by the Directors. These measures not only help the Directors keep abreast of the latest dynamics and best practices in the ESG field, but also assist them in continuously improving their level of duty performance, ensuring scientific and effective decision-making in ESG management.

## IV. Review and Optimization of ESG Management

The Board of Directors ensures that the Bank proceeds steadily on the path of high-quality development by regularly reviewing the progress of ESG-related targets. This process relies on various mechanisms and tools, including the review of ESG performance data, analysis of key indicators, and communication and collaboration with the management. The Board comprehensively reviews the Bank's annual ESG report, evaluates the progress of ESG initiatives, and identifies areas for improvement. Meanwhile, the Board pays close attention to external feedback, such as regulatory requirements and stakeholder opinions, to gain a comprehensive understanding of the Bank's ESG performance.


During the review process, the Board and the management jointly analyze the implementation of ESG strategies, discuss implementation challenges and opportunities, and adjust strategies and targets as necessary to ensure that ESG goals are coordinated with the overall strategy and consistent with industry standards and regulatory expectations. In 2025, the Board will urge relevant departments to update information disclosure processes in a timely manner to ensure alignment with the latest requirements. Through this continuous review and optimization process, the Board promotes the ongoing advancement of the Bank's ESG management and creates long-term value for stakeholders.

### CASE

#### ○ Jinan Branch Organized ESG Risk Self-Inspection.

From 12 February to 21 February 2025, the Jinan Branch of the Bank organized a self-inspection on its ESG risk management work. The branch conducted a comprehensive and in-depth self-inspection of the implementation of the list-based management for high ESG risk customers, as well as the identification, monitoring, prevention and control of ESG risks in the post-lending management process.

# Comprehensive Risk Management and Control: Consolidating the Foundation for High-quality Development



The Bank has established and implemented a comprehensive risk management system for the banking group, with the Board of Directors assuming ultimate responsibility for comprehensive risk management, the Board of Supervisors assuming supervisory responsibility for comprehensive risk management, and the senior management assuming responsibility for the implementation of comprehensive risk management. The Risk Management and Green Finance Committee under the Board has established communication mechanisms with other special committees under the Board, including the Development Strategy and Inclusive Finance Committee, the Audit and Consumer Rights Protection Committee, and the Nomination and Remuneration Committee, to ensure full information sharing and to support decision-making related to risk management; the Risk Control Committee under the senior management has also established communication mechanisms with other professional committees under the senior management.

The business departments at all levels of the Bank serve as the first line of defense for risk management, assuming direct responsibility for risk management; the risk management departments at all levels serve as the second line of defense for risk management, assuming the responsibility for formulating policies and procedures, as well as monitoring and managing risks; the audit departments at all levels serve as the third line of defense for risk management, assuming the audit responsibility for the performance of duties by the business departments and the risk management departments, and conducting re-supervision and evaluation of the risk management activities of the first and second lines of defense. The "three lines of defense" work collectively to achieve the risk management objectives.

Under the consolidated management framework, the Bank, in accordance with the principles of "uniformity, full coverage, differentiation, effectiveness and compliance", guides its subsidiaries to establish a sound comprehensive risk management system under the overall risk appetite of the banking group, and continuously supervises and guides the subsidiaries to ensure that the consolidated risk management work is effectively implemented at all levels.


The Bank has established a comprehensive risk management policy system, incorporating credit risk, market risk, liquidity risk, operational risk, country risk, interest rate risk in the banking book, reputational risk, strategic risk, information technology risk, ESG risk, concentration risk and other risks arising from various businesses and various types of customers into the scope of comprehensive risk management, to ensure that all types of risks are effectively identified and controlled, and that risk levels meet regulatory requirements.

The Bank has strengthened the analysis and judgement of international and domestic economic situations, and carefully studied national macroeconomic policies and financial regulatory policies. Based on its own conditions and the external environment, the Bank has formulated risk management strategies, and in light of changes in business scale, complexity and risk profiles, set risk appetite, formulated risk limits, monitored and evaluated the implementation of risk appetite and risk limit indicators, and reported to the senior management and the Board of Directors.

The Bank practices a prudent risk culture, fosters risk management philosophies, value standards and professional ethics suitable for the Bank, establishes training, communication and supervision mechanisms, effectively conveys the comprehensive risk management philosophy, and promotes the understanding and implementation thereof by all employees. The Bank conducts risk management-related training for the management and frontline employees, striving to cultivate employees' risk management capabilities, clearly defining the "boundary constraints" of risk management in conducting business, and cultivating and enhancing the risk management capabilities of all employees commensurate with their positions and responsibilities.



# Prioritising Compliance and Operating Lawfully, with Integrity and Prudence



The Bank has strengthened compliance governance, strictly adhered to the bottom line of codes of business ethics, and established a “four-in-one” internal control organisational system. By fostering the philosophy of “comprehensive, full-process and all-staff involvement”, the Bank has promoted the compliant, orderly and steady development of various business and management activities. It has maintained a high-pressure stance against corruption, advanced the fight against corruption with greater clarity and resolve, and steadfastly pushed forward the comprehensive and strict governance of the Party in depth. Furthermore, the Bank has actively fulfilled its anti-money laundering obligations, strictly implemented the requirements for combating and governing cross-border gambling and telecommunications and network fraud, prevented and cracked down on financial crimes, and effectively safeguarded the “money bags” of the general public.

## I. Internal Control and Compliance

The Bank has established a “four-in-one” internal control organizational system consisting of process execution, functional management, second-line supervision, and internal audit. Adhering to the philosophy of “comprehensive, whole process, and whole-workforce”, the Bank has promoted the compliant, orderly and steady development of various business and management activities in terms of internal control management, compliance support, operational risk prevention, case prevention and control, anti-money laundering management, business continuity management, and audit and inspection.

In 2025, the Bank continuously improved the long-term mechanism for internal control and compliance management, optimized the internal control and compliance management structure, and strengthened business line management; refined systems and assessment frameworks to enhance the precision and effectiveness of internal control and

compliance management assessments; strengthened case prevention management, completed the establishment of a grid-based employee management structure, and improved the efficiency of employee management; enhanced inspection management, coordinated the Bank's on-site inspections, and achieved organic linkage among the planning, execution, and supervision of on-site inspections; strengthened rectification supervision, increased accountability, and maintained a precise focus on non-compliant behaviors; in accordance with the "two facets" work principle, carried out the construction of operational risk engineering; continued to promote the standard-compliance construction of business continuity systems at branches; and continued to compile and issue the Internal Control and Compliance Risk Reminders and conduct various forms of internal control and compliance training to continuously enhance employees' compliance awareness and deeply root a compliance culture.

## II. Anti-Corruption

In 2025, the Party Committee of China Bohai Bank remained committed to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly studied and implemented the guiding principles of the 20th CPC National Congress, the Second, Third and Fourth Plenary Sessions of the 20th CPC Central Committee, and the Fourth Plenary Session of the 20th Central Commission for Discipline Inspection. It closely adhered to the spirit of General Secretary Xi Jinping's important speech during his inspection of Tianjin and his series of important instructions and requirements on the work of the city, and fully implemented the arrangements set out at the Sixth and Seventh Plenary Sessions of the 12th Tianjin Municipal Committee of the CPC and the Fourth Plenary Session of the 12th Tianjin Municipal Commission for Discipline Inspection. Anchored in the "Ten Special Tasks" for high-quality development and the strategic traction of the coordinated development of the Beijing-Tianjin-Hebei region, the Party Committee deeply integrated the "three integrities" initiative with financial services for the real economy and the prevention and resolution of financial risks. It profoundly implemented the "Discipline Inspection and Supervision Proposal", carried out the "the 3 guidelines for Party members", persisted in rectifying the "Twenty Non-permissible Practices", advanced the integrated accountability mechanism, and promoted the in-depth development of the comprehensive and strict Party governance with a strict tone, strict measures and a strict atmosphere. These efforts ensured the smooth implementation of the "Nine-Five-Three-One" strategy and safeguarded the high-quality development of China Bohai Bank.

The Bank convened the 2025 Conference on Comprehensive Strict Governance of the Party and Warning Education, attended by 152 middle-level cadres; held a warning education conference and Party lecture, with 2,290 cadres participating; organized 100 cadres to visit the warning education center; compiled Typical Cases of Disciplinary and Legal Violations for departmental training; and promoted branches to hold 70 warning meetings.

## III. Anti-Money Laundering

The Bank earnestly implemented regulatory policy requirements, comprehensively consolidated the foundation of anti-money laundering management and faithfully fulfilled its anti-money laundering obligations. Through key measures such

as optimizing management mechanisms, improving business systems and focusing on capability enhancement, the Bank continuously strengthened the effectiveness of its anti-money laundering management.

The Bank strictly implemented the new regulations on beneficial ownership management, established a new beneficial ownership system, built an internal processing link for beneficial ownership verification, and guided branches to standardize and promote the filing and publicity of beneficial ownership information through specialized training. It comprehensively reviewed and improved the anti-money laundering (AML) internal control system, and revised and issued internal policies regarding large-value and suspicious transaction reporting, AML publicity and training, and regulatory coordination. Meanwhile, taking issues identified in regulatory inspections as a guide, the Bank transformed problem rectification into a sustained driving force for enhanced management effectiveness through measures such as strengthening the functions of the AML system, intensifying product money laundering risk assessments, and conducting in-depth self-inspections and rectifications to identify and address similar issues. In fulfilling its social responsibility, the Bank actively expanded the breadth and depth of AML publicity. Centering on the new Anti-Money Laundering Law as the core content, it leveraged diverse online and offline channels to carry out various public education activities, thereby increasing the impact of AML outreach, enhancing public awareness, understanding, and proactive cooperation, effectively playing the key role of financial institutions in AML education and providing strong support for fortifying the social financial security line of defense.

## IV. Precise Crackdown on Telecommunications and Network Fraud

The Bank strengthened the development of its anti-fraud systems and commissioned Phase I of the intelligent account life-cycle monitoring platform to achieve full-process control covering “pre-event identity verification, in-event risk management and control, and post-event investigation and accountability”; the integrated financial anti-fraud platform launched functions such as financial disciplinary measures and verification of the number of accounts opened across institutions, while optimizing functions including the precise interception of potential victims; an automatic assessment model for non-counter transaction limits for personal accounts was launched; and unified maintenance for non-counter transaction limits, electronic channel transaction limits and quick payment limits was implemented to achieve “single-point maintenance and one-time completion”.

The Bank established a police-bank anti-fraud prevention and control ecosystem, issued 17 risk alerts targeting new types of scams such as “contactless card reading”, “cancelling automatic deductions”, “gold mailing” and “cash withdrawal appointments”, deployed channel-side risk control strategies, and launched functions such as 24-hour protective payment suspension and police-bank data linkage for high-risk individuals susceptible to fraud.

In 2025, the Bank recovered losses of RMB15.1662 million for victims of telecommunications and network fraud and protected funds totaling RMB436 million.

# Appendix



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## INDEPENDENT LIMITED ASSURANCE REPORT

DTT(26)BAR00012

To the Board of Directors of China Bohai Bank Co., Ltd.:

We have been engaged to perform a limited assurance engagement on selected 2025 Key ESG Indicators (the "Selected Indicators") in the 2025 ESG (Corporate Social Responsibility) Report (the "ESG Report") prepared by China Bohai Bank Co., Ltd. (the "Bank").

### Subject Matters for Limited Assurance

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

- Total power consumption of the Head Office
- Total water consumption of the Head Office
- Balance of green loans
- Balance of inclusive loans
- Balance of agriculture-related loans
- Total number of employees
- Employee turnover rate
- Number of female employees
- Number of ethnic minority employees
- Number of employee training sessions
- Complaint resolution rate
- Number of domestic and overseas branches

Our limited assurance engagement does not extend to information in respect of any earlier period or to any other information included in the 2025 ESG 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 Appendix to this 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 ESG 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 ESG 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 ESG 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 Bank's 2025 ESG 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 Bank's 2025 ESG 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

29 April 2026



## Appendix: Compilation Standards for Key ESG Indicators

- 1. Total power consumption of the Head Office:** From 1 January 2025 to 31 December 2025, the total electric power consumption of the Head Office building of China Bohai Bank Co., Ltd.
- 2. Total water consumption of the Head Office:** From 1 January 2025 to 31 December 2025, the total water consumption of the Head Office building of China Bohai Bank Co., Ltd.
- 3. Balance of green loans:** As of 31 December 2025, the balance of green loans held by China Bohai Bank Co., Ltd., with the statistical scope covering the Head Office and its branches, is measured in accordance with the *Catalogue of Green Finance-supported Projects (2025 Edition)* and *Notice of the Department of Survey and Statistics, the People's Bank of China on Adjusting the Special Statistical Content of Green Loans (Yindiaofa [2025] No. 7)*.
- 4. Balance of inclusive loans:** As of 31 December 2025, the balance of inclusive loans to micro and small enterprises (MSEs) held by China Bohai Bank Co., Ltd. refers to the total balance of loans issued to MSEs with individual credit lines of RMB 10 million (inclusive) or below. The statistical scope includes the Head Office and its branches.
- 5. Balance of agriculture-related loans:** As of December 31, 2025, the balance of agriculture-related loans held by China Bohai Bank Co., Ltd., with the statistical scope covering the Head Office and its branches, is measured in accordance with the *Special Statistical System for Agriculture-Related Loans* issued by the People's Bank of China and *Notice of the Department of Survey and Statistics of the People's Bank of China on Issuing the 2024 Revised Contents of Financial Statistics for Financial Institutions (Yindiaofa [2024] No. 2)*.
- 6. Total number of employees:** As of 31 December 2025, the total headcount of employees signing a full-time labor contract with China Bohai Bank Co., Ltd., including all in-service employees, in-service probationary employees, employees on long-term sick leave, workers injured at work and others, excluding labor dispatch employment.
- 7. Employee turnover rate:** From 1 January 2025 to 31 December 2025, the total number of employees who left China Bohai Bank Co., Ltd. during the period, as a percentage of the total number of employees on duty during that period, namely  $\text{Employee Turnover Rate} = \frac{\text{Total number of employees lost during the year}}{[(\text{Total number of employees lost during the year} + \text{number of employees on the job at the end of the year}) \times 100\%]$ .
- 8. Number of female employees:** As of 31 December 2025, the total number of female employees signing a full-time labor contract with China Bohai Bank Co., Ltd., excluding the number of female employees in labor dispatch employment.
- 9. Number of ethnic minority employees:** As of 31 December 2025, the total number of ethnic minority employees signing a full-time labor contract with China Bohai Bank Co., Ltd., excluding the number of ethnic minority employees in labor dispatch employment.
- 10. Number of employee training sessions:** From 1 January 2025 to 31 December 2025, the total number of employee training sessions organized by China Bohai Bank Co., Ltd., which includes both offline and online training programs organized by the Head Office and all branches for China Bohai Bank Co., Ltd.'s employees employed under contract.
- 11. Complaint resolution rate:** From 1 January 2025 to 31 December 2025, the complaint resolution rate completed by China Bohai Bank Co., Ltd. is defined according to the *Administrative Measures for Handling*

*Consumer Complaints in the Banking and Insurance Industry* issued by the former China Banking and Insurance Regulatory Commission. Namely, Complaint resolution rate =  $(1 - \text{number of unsettled customer complaints} / \text{total number of customer complaints}) \times 100\%$ .

- 12. Number of domestic and overseas branches:** As of 31 December 2025, the statistical scope includes the total number of tier-one branches, tier-two branches, tier-one sub-branches, tier-two sub-branches, community sub-branches, and micro and small sub-branches of China Bohai Bank Co., Ltd. at home and abroad.

## List of Important Systems for ESG-related Issues

Issues	Names of System
<ul style="list-style-type: none"> <li>■ Risk Management</li> </ul>	<p>ESG Risk Management Policies of China Bohai Bank Co., Ltd.</p> <p>Regulations on ESG Risk Management of the Credit Business of China Bohai Bank (2025 Revision)</p> <p>Regulations on ESG Risk Management of the Credit Business of China Bohai Bank (2025 Revision)</p>
<ul style="list-style-type: none"> <li>■ Employee Behavior Management</li> </ul>	<p>Code of Professional Conduct for Practitioners of China Bohai Bank</p>
<ul style="list-style-type: none"> <li>■ Anti-money Laundering</li> </ul>	<p>Risk Management Policies on Money Laundering and Terrorist Financing of China Bohai Bank Co., Ltd. (2023 Revision)</p> <p>Administrative Measures for Customer Anti-Money Laundering Risk Assessment of China Bohai Bank (2022 Revision)</p> <p>Administrative Measures for Anti-Money Laundering Watchlist Management of China Bohai Bank (2022 Revision)</p> <p>Large Transaction and Suspicious Transaction Reporting Management Measures of China Bohai Bank (2025 Revision)</p> <p>Administrative Measures for Anti-Money Laundering and Counter-Terrorist Financing Publicity and Training of China Bohai Bank (2025 Revision)</p> <p>Administrative Measures for Self-Assessment of Money Laundering and Terrorist Financing Risks of China Bohai Bank</p>
<ul style="list-style-type: none"> <li>■ Anti-corruption</li> </ul>	<p>The Implementation Plan of China Bohai Bank's Party Committee on Integrally Promoting the Dare Not to be Corrupt, Cannot be Corrupt and Do Not Want to be Corrupt</p>
<ul style="list-style-type: none"> <li>■ Internal Audit</li> </ul>	<p>Internal Audit Charter of China Bohai Bank Co., Ltd. (2025 Revision)</p> <p>Internal Audit Policies and Procedures of China Bohai Bank Co., Ltd. (2022 Revision)</p>

### ■ Information Security

Network Security Management Measures of China Bohai Bank

Special Virtual Network Management Measures of China Bohai Bank

Internet Assets Security Management Measures of China Bohai Bank

Network Security Vulnerability Management Measures of China Bohai Bank

Network Security Monitoring Management Measures of China Bohai Bank

Terminal Security Management Measures of China Bohai Bank

Information System Security Development Life Cycle Management Measures of China Bohai Bank

Information System Cryptographic and Keys Management Measures of China Bohai Bank

Data Security Management Measures of China Bohai Bank

Data Security Incident Contingency Plan of China Bohai Bank

Third-party Data Cooperation Security Management Implementation Rules of China Bohai Bank

Data Security Classification Implementation Rules of China Bohai Bank

Data De-sensitization Implementation Rules of China Bohai Bank

Data Security Assessment Implementation Rules of China Bohai Bank

Data Life Cycle Security Management Implementation Rules of China Bohai Bank

Data Export Security Management Implementation Rules of China Bohai Bank

Destruction of Data Storage Media Implementation Rules of China Bohai Bank

### ■ Consumer Rights Protection

Work Plan for the Protection of Financial Consumer Rights of China Bohai Bank Co., Ltd. (2021-2025)

Consumer Rights Protection Management Measures of China Bohai Bank Co., Ltd. (2023 Revision)

Administrative Measures for Review on Financial Consumer Rights Protection of China Bohai Bank (2024 Revision)

Administrative Measures for Product Suitability of China Bohai Bank

Sales Behaviors Traceability Management Measures of China Bohai Bank

Customer Personal Information Protection Management Measures of China Bohai Bank (2025 Revision)

Consumer Rights Protection Information Disclosure and Inquiry Management Measures of China Bohai Bank (2024 Revision)

Administrative Measures for Financial Education of China Bohai Bank (2025 Revision)

Administrative Measures for Internal Training on Consumer Rights Protection of China Bohai Bank (2025 Revision)

Consumer Rights Protection Response Plan for Major Emergencies of China Bohai Bank (2025 Revision)

Administrative Measures for Consumer Rights Protection Assessment of China Bohai Bank (2025 Revision)

Consumer Complaint Handling Management Measures of China Bohai Bank (2024 Revision)

Emergency Response Plan for Major Consumer Complaints of China Bohai Bank (2024 Revision)

Evaluation Measures for Handling Consumer Complaints of China Bohai Bank (2025 Revision)

Guidelines for Diversified Settlement of Financial Disputes of China Bohai Bank (2025 Revision)

#### ■ Recruitment and Employment

Operational Procedures for Personnel Administration of China Bohai Bank (2024 Revision)

Selection and Employment Measures for Middle-level and Senior Management Personnel of China Bohai Bank (2025 Revision)

Selection and Employment Measures for Grass-roots Management Personnel of China Bohai Bank (2025 Revision)

Administrative Measures for Employees' Exit of China Bohai Bank (Trial)

#### ■ Green Finance

2022 Credit Policy of China Bohai Bank

Guidance on Further Promoting the Development of Green Finance Business of China Bohai Bank

## Index of the Environmental, Social and Governance Reporting Code of the Stock Exchange

Major performance indicators		Guidance requirements	Relevant section or paragraph
<b>■ Governance Structure</b>			
The board's oversight of ESG issues.		Mandatory disclosure	P130-P133
The board's ESG management approach and strategy, including the process used to evaluate, prioritize and manage material ESG-related issues (including risks to businesses).		Mandatory disclosure	P132-P133
How the board reviews progress made against ESG related goals and targets with an explanation of how they relate to the businesses.		Mandatory disclosure	P133
<b>■ A. Environmental</b>			
<b>Aspect A1: Emissions</b>			
General Disclosure	Policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Comply or explain	P19-P20 P45-P47
KPIA1.1	The types of emissions and respective emissions data.	Comply or explain	P19-P20
KPIA1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Comply or explain	P19-P20

KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Comply or explain	P20
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Comply or explain	P20
KPI A1.5	Description of emissions target(s) set and steps taken to achieve them.	Comply or explain	P45-P47 P54
KPI 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.	Comply or explain	P21

#### Aspect A2: Use of Resources

General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Comply or explain	P45-P47
KPI 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).	Comply or explain	P20
KPI A2.2	Water consumption in total and intensity (e.g., per unit of production volume, per facility).	Comply or explain	P20

KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Comply or explain	P45-P47
KPI 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.	Comply or explain	P45-P46
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Comply or explain	This indicator is not applicable as the Bank is a financial institution rather than a manufacturing enterprise.
<b>Aspect A3: The Environment and Natural Resources</b>			
General disclosure	Policies on minimizing the issuer's significant impacts on the environment and natural resources.	Comply or explain	P21 P34-P54
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Comply or explain	P34-P47
<b>Aspect A4: Climate Change</b>			
General disclosure	Policies on identification and mitigation of significant climate related issues which have impacted, and those which may impact, the issuer.	Comply or explain	P48-P53
KPI A4.1	Description of the significant climate related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Comply or explain	P51-P52

■ B. Social

Employment and Labor Practices

Aspect B1: Employment

General Disclosure	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Comply or explain	P22-P23 P111-P115
KPI B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Comply or explain	P22
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Comply or explain	P22

Aspect B2: Health and Safety

General Disclosure	Information on the policies and 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.	Comply or explain	P113-P115
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Comply or explain	Not applicable to the Bank

KPI B2.2	Lost days due to work injury.	Comply or explain	Not applicable to the Bank
KPI B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Comply or explain	P113-P115
<b>Aspect B3: Development and Training</b>			
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Comply or explain	P112-P113
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Comply or explain	P23
KPI B3.2	The average training hours completed per employee by gender and employee category.	Comply or explain	P23
<b>Aspect B4: Labor Standards</b>			
General Disclosure	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor.	Comply or explain	P21-P22
KPI B4.1	Description of measures to review employment practices to avoid child and forced labor.	Comply or explain	P21-P22
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Comply or explain	P21-P22 P113

Operating Practices			
Aspect B5: Supply Chain Management			
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Comply or explain	P47 P116-P117
KPI B5.1	Number of suppliers by geographical region.	Comply or explain	P23-P24
KPI 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.	Comply or explain	P47 P116-P117
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Comply or explain	P47 P116-P117
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Comply or explain	P47
Aspect B6: Product Responsibility			
General Disclosure	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress.	Comply or explain	P102-P109

KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons	Comply or explain	This indicator is not applicable as the Bank is a financial institution rather than a manufacturing enterprise.
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Comply or explain	P104 P107-P108
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Comply or explain	P136-P137
KPI B6.4	Description of quality assurance process and recall procedures.	Comply or explain	This indicator is not applicable as the Bank is a financial institution rather than a manufacturing enterprise.
KPI B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored	Comply or explain	P106
<b>Aspect B7: Anti-corruption</b>			
General Disclosure	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Comply or explain	P136-P137
KPI 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.	Comply or explain	P137

KPI B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Comply or explain	P136-P137
KPI B7.3	Description of anti-corruption training provided to directors and staff.	Comply or explain	P137
<b>Community</b>			
<b>Aspect B8: Community Investment</b>			
General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Comply or explain	P39-P44 P57-P101
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport)	Comply or explain	P118-P124
KPI B8.2	Resources contributed (e.g. time or money) to the focus area	Comply or explain	P118-P124

## Index of the International Financial Reporting Standard S2 – Climate-Related Disclosure

Core content	Relevant section or paragraph
<b>Governance</b>	
<b>6(a) The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities.</b>	
How responsibilities for climate-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s)	P127-P128 P130
How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to climate-related risks and opportunities.	P130-P132
How and how often the body(s) or individual(s) is informed about climate related risks and opportunities.	P128 P130-P132
How the body(s) or individual(s) takes into account climate-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities.	P48-P53 P130-P132
How the body(s) or individual(s) oversees the setting of targets related to climate-related risks and opportunities, and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies.	P48-P53 P130-P132
<b>6(b) Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities.</b>	
Whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee.	P35-P36 P130-P133

Whether management uses controls and procedures to support the oversight of climate-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions	P35-P38
<b>Strategy</b>	
<b>Climate-related risks and opportunities</b>	
10(a) Describe climate-related risks and opportunities that could reasonably be expected to affect the entity’s prospects.	P48-P50 P51-P52
10(b) Explain, for each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk.	P48-P50
10(c) Specify, for each climate-related risk and opportunity the entity has identified, over which time horizons—short, medium or long term—the effects of each climate-related risk and opportunity could reasonably be expected to occur.	P48-P50 P51-P52
10(d) Explain how the entity defines “short term”, “medium term” and “long term” and how these definitions are linked to the planning horizons used by the entity for strategic decision-making.	P48-P50
<b>Business model and value chain</b>	
13(a) A description of the current and anticipated effects of climate-related risks and opportunities on the entity’s business model and value chain.	P48-P50 P51-P52
13(b) A description of where in the entity’s business model and value chain climate-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).	P48-P50 P51-P52
<b>Strategy and decision-making</b>	
<b>14(a) Information about how the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate related targets it has set and any targets it is required to meet by law or regulation.</b>	

<p>Current and anticipated changes to the entity's business model, including its resource allocation, to address climate-related risks and opportunities (for example, these changes could include plans to manage or decommission carbon-, energy- or water-intensive operations; resource allocations resulting from demand or supply-chain changes; resource allocations arising from business development through capital expenditure or additional expenditure on research and development; and acquisitions or divestments).</p>	<p>P39-P47</p>
<p>Current and anticipated direct mitigation and adaptation efforts (for example, through changes in production processes or equipment, relocation of facilities, workforce adjustments, and changes in product specifications).</p>	<p>This indicator is not applicable as the Bank is a financial institution rather than a manufacturing enterprise.</p>
<p>Current and anticipated indirect mitigation and adaptation efforts (for example, through working with customers and supply chains).</p>	<p>P39-P47</p>
<p>Any climate-related transition plan the entity has, including information about key assumptions used in developing its transition plan, and dependencies on which the entity's transition plan relies.</p>	<p>P39-P40</p>
<p>How the entity plans to achieve any climate-related targets, including any greenhouse gas emissions targets, described in accordance with paragraphs 33–36.</p>	<p>P39-P40</p>
<p><b>14(b) Information about how the entity is resourcing, and plans to resource, the activities disclosed in accordance with paragraph 14(a).</b></p>	<p>P39-P47</p>
<p><b>14(c) Quantitative and qualitative information about the progress of plans disclosed in previous reporting periods in accordance with paragraph 14(a).</b></p>	<p>P39-P47 P54</p>
<p><b>Financial position, financial performance and cash flows</b></p>	
<p>16(a) How climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period.</p>	<p>P48-P50 P51-P52</p>

<p>16(b) The climate-related risks and opportunities identified in paragraph 16(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.</p>	<p>P48-P50 P51-P52</p>
<p>16(c) How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities, taking into consideration: its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to, and its planned sources of funding to implement its strategy.</p>	<p>P39-P40</p>
<p>16(d) How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities (for example, increased revenue from products and services aligned with a lower-carbon economy; costs arising from physical damage to assets from climate events; and expenses associated with climate adaptation or mitigation).</p>	<p>As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.</p>
<p><b>Climate resilience</b></p>	
<p>22(a) The entity's assessment of its climate resilience as at the reporting date: (1) the implications, if any, of the entity's assessment for its strategy and business model, including how the entity would need to respond to the effects identified in the climate-related scenario analysis; (2) the significant areas of uncertainty considered in the entity's assessment of its climate resilience; (3) the entity's capacity to adjust or adapt its strategy and business model to climate change over the short, medium and long term, including: the availability of, and flexibility in, the entity's existing financial resources to respond to the effects identified in the climate related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities; the entity's ability to redeploy, repurpose, upgrade or decommission existing assets; and the effect of the entity's current and planned investments in climate-related mitigation, adaptation and opportunities for climate resilience.</p>	<p>As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.</p>

22(b) How and when the climate-related scenario analysis was carried out: (1) information about the inputs the entity used, including: which climate-related scenarios the entity used for the analysis and the sources of those scenarios; whether the analysis included a diverse range of climate-related scenarios; whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate related physical risks; whether the entity used, among its scenarios, a climate-related scenario aligned with the latest international agreement on climate change; why the entity decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments or uncertainties; the time horizons the entity used in the analysis; and what scope of operations the entity used in the analysis (for example, the operating locations and business units used in the analysis); (2) the key assumptions the entity made in the analysis, including: climate-related policies in the jurisdictions in which the entity operates; macroeconomic trends; national- or regional-level variables (for example, local weather patterns, demographics, land use, infrastructure and availability of natural resources); energy usage and mix; and developments in technology; (3) the reporting period in which the climate related scenario analysis was carried out.

P48-P52

## Risk management

25(a) The processes and related policies the entity uses to identify, assess, prioritize and monitor climate-related risks, including information about: the inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes); whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related risks; how the entity assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria); whether and how the entity prioritizes climate related risks relative to other types of risk; how the entity monitors climate related risks; and whether and how the entity has changed the processes it uses compared with the previous reporting period.

P48-P52

<p>25(b) The processes the entity uses to identify, assess, prioritize and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities</p>	<p>P48-P52</p>
<p>25(c) The extent to which, and how, the processes for identifying, assessing, prioritizing and monitoring climate-related risks and opportunities are integrated into and inform the entity’s overall risk management process.</p>	<p>P48-P52</p>
<p><b>Metrics and targets</b></p>	
<p><b>Climate-related metrics</b></p>	
<p>29(a) Greenhouse gases—the entity shall: (1) disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO2 equivalent (see paragraphs B19 B22), classified as: Scope 1 greenhouse gas emissions; Scope 2 greenhouse gas emissions; and Scope 3 greenhouse gas emissions; (2) disclose the approach it uses to measure its greenhouse gas emissions (see paragraphs B26–B29) including: the measurement approach, inputs and assumptions the entity uses to measure its greenhouse gas emissions; the reason why the entity has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions; and any changes the entity made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes.</p>	<p>P19-P20</p>
<p>29(b) Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks.</p>	<p>As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.</p>

29(c) Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks.	As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.
29(d) Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities.	As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.
29(e) Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities.	P39-P47
29(f) Internal carbon prices—the entity shall disclose an explanation of whether and how the entity is applying a carbon price in decision making (for example, investment decisions, transfer pricing and scenario analysis); and the price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions.	As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources
29(g) Remuneration—the entity shall disclose a description of whether and how climate-related considerations are factored into executive remuneration (see also paragraph 6(a)(v)); and the percentage of executive management remuneration recognized in the current period that is linked to climate-related considerations.	As the disclosure of this indicator will require the Bank to incur undue cost or effort, it is planned to be disclosed in the future when the Bank has more capacity and resources.
<b>Climate-related metrics</b>	
<b>33 An entity shall disclose the quantitative and qualitative climate-related targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation, including any greenhouse gas emissions targets.</b>	
33(a) The metric used to set the target (see paragraphs B66–B67)	P39-P40 P54

33(b) The objective of the target (for example, mitigation, adaptation or conformance with science-based initiatives).	P39-P40 P54
33(c) The part of the entity to which the target applies (for example, whether the target applies to the entity in its entirety or only a part of the entity, such as a specific business unit or specific geographical region).	P39-P40 P54
33(d) The period over which the target applies.	P39-P40 P54
33(e) The base period from which progress is measured.	P39-P40 P54
33(f) Any milestones and interim targets.	P39-P40 P54
33(g) If the target is quantitative, whether it is an absolute target or an intensity target.	P39-P40 P54
33(h) How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target.	P39-P40
<b>34 An entity shall disclose information about its approach to setting and reviewing each target, and how it monitors progress against each target.</b>	P35-P40
34(a) Whether the target and the methodology for setting the target has been validated by a third party.	P139-P143
34(b) The entity's processes for reviewing the target.	P35-P40
34(c) The metrics used to monitor progress towards reaching the target.	P35-P40 P52
34(d) Any revisions to the target and an explanation for those revisions.	P35-P40

<p><b>35 An entity shall disclose information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance.</b></p>	<p>P39-P44</p>
<p><b>36 For each greenhouse gas emissions target disclosed in accordance with paragraphs 33–35, an entity shall disclose the following information.</b></p>	<p>P19-P20 P52</p>
<p>36(a) Which greenhouse gases are covered by the target.</p>	<p>P19-P20 P52</p>
<p>36(b) Whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target.</p>	<p>P19-P20</p>
<p>36(c) Whether the target is a gross greenhouse gas emissions target or net greenhouse gas emissions target. If the entity discloses a net greenhouse gas emissions target, the entity is also required to separately disclose its associated gross greenhouse gas emissions target (see paragraphs B68–B69).</p>	<p>P19-P20</p>
<p>36(d) Whether the target was derived using a sectoral decarbonization approach.</p>	<p>P19-P20</p>
<p>36(e) The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target. In explaining its planned use of carbon credits the entity shall disclose information including, and with reference to paragraphs B70–B71: the extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits; which third-party scheme(s) will verify or certify the carbon credits; the type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal; and any other factors necessary for users of general purpose financial reports to understand the credibility and integrity of the carbon credits the entity plans to use (for example, assumptions regarding the permanence of the carbon offset).</p>	<p>As the Bank is a financial institution rather than a manufacturing enterprise, this indicator is not applicable.</p>

## GRI Content Index

<b>Statement of use</b>	CHINA BOHAI BANK CO., LTD. has reported the information cited in this GRI content index for the period from January 1, 2025 to December 31, 2025 with reference to the GRI Standards.
<b>GRI 1 used</b>	GRI 1: Foundation 2021

GRI Standard	Disclosure	Location
	2-2 Entities included in the organization's sustainability reporting	P1
	2-3 Reporting period, frequency and contact point	P1 P169
	2-4 Restatements of information	There are no significant changes to the reporting scope compared to previous years
	2-5 External assurance	P139-P143
	2-6 Activities, value chain and other business relationships	P19 P40-P44 P57-P110
	2-7 Employees	P22-P23 P111-P115
	2-8 Workers who are not employees	See the Bank's annual report
	2-9 Governance structure and composition	P11-P12
	2-10 Nomination and selection of the highest governance body	See the Bank's annual report
	2-11 Chair of the highest governance body	See the Bank's annual report
	2-12 Role of the highest governance body in overseeing the management of impacts	P127-P129
	2-13 Delegation of responsibility for managing impacts	P127-P129
	2-14 Role of the highest governance body in sustainability reporting	P130-P133

	2-15 Conflicts of interest	See the Bank's annual report
	2-16 Communication of critical concerns	P129
	2-17 Collective knowledge of the highest governance body	P129 P130-P132
	2-18 Evaluation of the performance of the highest governance body	See the Bank's annual report
	2-19 Remuneration policies	P21-P22
	2-20 Process to determine remuneration	See the Bank's annual report
	2-21 Annual total compensation ratio	See the Bank's annual report
	2-22 Statement on sustainable development strategy	P27-P28
	2-23 Policy commitments	P27-P28
	2-24 Embedding policy commitments	P5-P8 P27-P28
	2-25 Processes to remediate negative impacts	P48-P53 P134-P135
	2-26 Mechanisms for seeking advice and raising concerns	P30-P32 P169
	2-27 Compliance with laws and regulations	P136-P138
	2-28 Membership associations	P13-P16
	2-29 Approach to stakeholder engagement	P30-P32
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	P29
	3-2 List of material topics	P29
	3-3 Management of material topics	P29
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	P19
	201-2 Financial implications and other risks and opportunities due to climate change	P48-P50 P51-P52
	201-3 Defined benefit plan obligations and other retirement plans	P21-P22 P111-P115

<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	The Bank plans to gradually disclose this in the future
	202-2 Proportion of senior management hired from the local community	The Bank plans to gradually disclose this in the future
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	P57-P103
	203-2 Significant indirect economic impacts	P24 P92-P110
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	P23-P24
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	P137
	205-2 Communication and training about anti-corruption policies and procedures	P137
	205-3 Confirmed incidents of corruption and actions taken	P137
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	P137-P138
<b>GRI 207: Tax 2019</b>	207-1 Approach to tax	See the Bank's annual report
	207-2 Tax governance, control, and risk management	See the Bank's annual report
	207-3 Stakeholder engagement and management of concerns related to tax	See the Bank's annual report
	207-4 Country-by-country reporting	See the Bank's annual report
<b>GRI 301: Materials 2016</b>	301-1 Materials used by weight or volume	P20-P21
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	P20

	302-2 Energy consumption outside of the organization	P19-P20
	302-3 Energy intensity	P19-P20
	302-4 Reduction of energy consumption	P19-P20
	302-5 Reductions in energy requirements of products and services	P45-P47
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	P45-P46
	303-5 Water consumption	P20
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste related impacts	P20
	306-2 Management of significant waste-related impacts	P20
	306-3 Waste generated	P20
	306-4 Waste diverted from disposal	P20
	306-5 Waste directed to disposal	P20
	308-2 Negative environmental impacts in the supply chain and actions taken	P47
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	P22
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	P111-P115
	401-3 Parental leave	P21-P22
<b>GRI 402: Labor/ Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	P21-P22 P113

<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	P21-P22 P113-P115
	403-3 Occupational health services	P113-P115
	403-6 Promotion of worker health	P115
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	P113-P115
	403-8 Workers covered by an occupational health and safety management system	P113-P115
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	P23
	404-2 Programs for upgrading employee skills and transition assistance programs	P112-P113
	404-3 Percentage of employees receiving regular performance and career development reviews	P112
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	P23
	405-2 Ratio of basic salary and remuneration of women to men	P21-P22
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	P21-P22 P113
<b>GRI 413: Local Communities 2016</b>	413-1 Operations with local community engagement, impact assessments, and development programs	P24
<b>GRI 414: Supplier Social Assessment 2016</b>	414-1 New suppliers that were screened using social criteria	P23-P24
<b>GRI 416: Customer Health and Safety 2016</b>	416-1 Assessment of the health and safety impacts of product and service categories	P102-P110
<b>GRI 417: Marketing and Labeling 2016</b>	417-1 Requirements for product and service information and labeling	P102-P110

# Reader's Feedback

Dear Readers,

Hello!

Thank you for reading. We would like you to evaluate this report so as to improve the Bank's sustainable development capabilities and ESG management standards. Please put forward your valuable comments and suggestions during your busy schedule to facilitate the continuous improvement of our ESG report and our ESG efforts.

You may provide feedback through the following means:

Fax: 022-58314881

Letter: Corporate Culture Department, Bohai Bank, 218 Haihe East Road, Hedong District, Tianjin (Postal Code: 300012)

E-mail: yj.hao@cbhb.com.cn

## Please give us your comments.

1. Are you able to fully obtain the required information from this report?

Yes     Partly     No

2. Does this report fully reflect the Bank's environmental responsibilities and performance?

Yes     Partly     No

3. Does this report fully reflect the Bank's social responsibilities and performance?

Yes     Partly     No

4. Does this report fully reflect the Bank's governance responsibilities and performance?

Yes     Partly     No

5. Does the layout design of this report meet your aesthetic requirements? Does it make your reading and understanding easier?

Yes     Partly     No

6. If you have other comments and suggestions, please briefly describe them.





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