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If you have sold or transferred all your Shares in CHINA BOHAI BANK CO., LTD., you should at once hand this circular to the purchaser or transferee or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or the transferee.

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(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock Code: 9668)

**REPORT OF THE BOARD OF DIRECTORS FOR 2024
REPORT OF THE BOARD OF SUPERVISORS FOR 2024
REPORT OF FINAL FINANCIAL ACCOUNTS FOR 2024
PROFIT DISTRIBUTION PLAN FOR 2024
FINANCIAL BUDGET REPORT FOR 2025
INVESTMENT PLAN FOR 2025
RE-APPOINTMENT OF EXTERNAL AUDITORS FOR 2025
REMUNERATION FOR 2023
AND
ASSESSMENT OF INCENTIVE INCOME FOR 2021-2023
OF CHAIRMAN
AND
NOTICE OF 2024 ANNUAL GENERAL MEETING**

The Bank will convene the 2024 AGM at 2:00 p.m. on Wednesday, June 18, 2025 at Meeting Room 6702, China Bohai Bank Tower, 218 Haihe East Road, Hedong District, Tianjin, China. Notice of the 2024 AGM is set out in this circular and is also published on the website of The Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk) and the website of the Bank (www.cbhb.com.cn).

If you intend to appoint a proxy to attend the 2024 AGM, you are required to complete and return the accompanying proxy form in accordance with the instructions printed thereon. For holders of H Shares, the proxy form should be returned to Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. For holders of Domestic Shares, the proxy form should be returned to the office of the Board of the Bank at 218 Haihe East Road, Hedong District, Tianjin, China, Postal Code: 300012; and in any event, not later than 24 hours before the time appointed for holding the 2024 AGM or any adjournment thereof. Completion and return of the proxy form will not preclude you from attending and voting in person at the 2024 AGM or any adjournment thereof should you so wish and, in such event, the proxy form shall be deemed to have been revoked.

This circular is prepared in both Chinese and English. In case of any discrepancies between the Chinese and English versions, the Chinese version shall prevail.

May 29, 2025

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DEFINITIONS

In this circular, unless the context otherwise requires, the following terms shall have the following meanings:

“2024 AGM”	the 2024 annual general meeting of the Bank to be held at Meeting Room 6702, China Bohai Bank Tower, 218 Haihe East Road, Hedong District, Tianjin, China at 2:00 p.m. on Wednesday, June 18, 2025
“Articles of Association”	the Articles of Association of CHINA BOHAI BANK CO., LTD. (as amended, supplemented or otherwise modified from time to time)
“Bank” or “our Bank”	CHINA BOHAI BANK CO., LTD. (渤海銀行股份有限公司)
“Board” or “Board of Directors”	the Board of Directors of the Bank
“Board of Supervisors”	the Board of Supervisors of the Bank
“Director(s)”	the director(s) of the Bank
“Domestic Shareholder(s)”	the holder(s) of Domestic Share(s)
“Domestic Share(s)”	ordinary share(s) issued by the Bank with a nominal value of RMB1.00 each, which are subscribed for or credited as paid up in Renminbi
“Group”	the Bank and its subsidiary
“H Shareholder(s)”	the holder(s) of H Shares
“H Share(s)”	the overseas listed foreign share(s) issued by the Bank with a nominal value of RMB1.00 each, which are subscribed for and traded in Hong Kong Dollars and listed and traded on the Hong Kong Stock Exchange
“HK\$” or “HKD” or “Hong Kong dollars”	Hong Kong dollars, the lawful currency of Hong Kong
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited

DEFINITIONS

“Independent Non-executive Director(s)” or “Independent Director(s)”	the independent non-executive Director(s) of the Bank
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“PRC”	the People’s Republic of China
“Reporting Period”	the year ended December 31, 2024
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“Shareholder(s)”	the holder(s) of the Shares
“Share(s)”	the Domestic Share(s) and H Share(s)
“Supervisor(s)”	the supervisor(s) of the Bank
“%”	percent

LETTER FROM THE BOARD



CHINA BOHAI BANK CO., LTD.

渤海银行股份有限公司

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

(Stock Code: 9668)

Executive Directors:

Mr. WANG Jinhong (*Chairman*)

Mr. QU Hongzhi

Non-executive Directors:

Mr. AU Siu Luen (*Vice Chairman*)

Ms. YUAN Wei

Mr. DUAN Wenwu

Mr. HU Aimin

Mr. ZHANG Yunji

Independent Non-executive Directors:

Mr. TSE Yat Hong

Mr. SHUM Siu Hung Patrick

Ms. WANG Aijian

Mr. LIU Junmin

Mr. LIU Lanbiao

Registered Address and

Office Address:

218 Haihe East Road

Hedong District

Tianjin

PRC

Principal Place of Business

in Hong Kong:

Suites 1201-1209 and 1215-1216

12/F, Two International Finance Centre

Central

Hong Kong

To the Shareholders

Dear Sir/Madam,

**REPORT OF THE BOARD OF DIRECTORS FOR 2024
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AND
NOTICE OF 2024 ANNUAL GENERAL MEETING**

INTRODUCTION

The purpose of this circular is to provide you with the notice of the 2024 AGM and to provide you with all the reasonable and necessary information. The following matters will be proposed as ordinary resolutions to Shareholders' general meeting at the 2024 AGM for consideration: (1) Report of the Board of Directors for 2024; (2) Report of the Board of

LETTER FROM THE BOARD

Supervisors for 2024; (3) Report of Final Financial Accounts for 2024; (4) Profit Distribution Plan for 2024; (5) Financial Budget Report for 2025; (6) Investment Plan for 2025; (7) Re-appointment of External Auditors for 2025; and (8) Remuneration for 2023 and Assessment of Incentive Income for 2021-2023 of Chairman. Furthermore, this circular also includes written reports of matters to be listened to at the 2024 AGM.

REPORT OF THE BOARD OF DIRECTORS FOR 2024

For the Report of the Board of Directors for 2024 of CHINA BOHAI BANK CO., LTD., please refer to the section “Report of the Board of Directors” of the Bank’s 2024 Annual Report.

REPORT OF THE BOARD OF SUPERVISORS FOR 2024

For the Report of the Board of Supervisors for 2024 of CHINA BOHAI BANK CO., LTD., please refer to the section “Report of the Board of Supervisors” of the Bank’s 2024 Annual Report.

REPORT OF FINAL FINANCIAL ACCOUNTS FOR 2024

For the Report of Final Financial Accounts for 2024 of CHINA BOHAI BANK CO., LTD., please refer to the section “Audit Report and Financial Report” of the Bank’s 2024 Annual Report.

PROFIT DISTRIBUTION PLAN FOR 2024

The Board of the Bank proposes to distribute profits for 2024 in below order:

1. The Bank will appropriate statutory surplus reserve based on 10% of the net profit of the Bank amounting to RMB568.595 million;
2. The Bank will appropriate general (risk) reserve amounting to RMB405.681 million;
3. The Bank will not appropriate discretionary surplus reserve for 2024;
4. The Bank will not distribute dividends for 2024;
5. The Bank will not transfer any reserve funds to increase its share capital for 2024.

LETTER FROM THE BOARD

FINANCIAL BUDGET REPORT FOR 2025

Based on a comprehensive analysis of the economic situation at home and abroad, as well as changes in regulatory policies in 2025, the Bank has prepared the financial budget report for 2025 by taking into account the initiative, orientation and feasibility of the budget.

In 2025, the global economic conditions will be complex and ever-changing. Domestic fiscal and monetary policies will be more active and accommodative. Efficiency of operations in banking industry will continue to face great challenges in short term. Firstly, the macroeconomy is still in the stage of in-depth structure adjustment. Asset quality will still face challenges in short term. Domestic real estate market remains sluggish. Household income and consumption are expected to remain weak, with increasing pressure on employment. Coupled with various factors such as aging population in mid-to-long term, complex and ever-changing geopolitics and acceleration of deglobalization, macroeconomic condition is still in the stage of in-depth structure adjustment, and more time is required to mitigate outstanding risks. Asset quality of banks will still face challenges in short term. Secondly, the banking industry will continue to face downward pressure on interest rate spreads. On one hand, impacts of LPR lowering and outstanding mortgage rate cut will prevail in 2025. Return on assets of banks will continue to face pressure. The LPR was lowered three times in 2022, twice in 2023 and three times in 2024. The outstanding mortgage rate was lowered twice in September 2023 and October 2024, respectively. It is expected interest rate will be cut when opportunity arises in 2025, and return on assets will continue to face pressure. On the other hand, the package of new policies will exert positive impacts in promoting long-term positive economic development. However, it will bring pressures to short-term net interest rate spreads of commercial banks to a certain extent. In September 2024, the central government introduced a package of new policies, put greater efforts in counter-cyclical adjustment and implemented more active fiscal policies. At the press release conference of the 12th meeting of the 14th session of the National People's Congress Standing Committee, it was announced to support the conversion of local debts amounting to RMB10 trillion in order to relieve the pressure of debt conversion by local governments. Short-term income of commercial banks will face huge challenges. The direction of monetary policy shifted from "stable" to "accommodative", and clearly pointed out that required reserve ratios and interest rates will be cut timely. As the liability cost decline was generally slower than the asset income decline of banks in respect of interest rate cut, it is expected that short-term net interest rate spreads in banking industry will be further narrowed. Thirdly, the growth in non-interest income will hardly be continued. In 2024, domestic treasury business markets such as bonds and stocks performed exceptionally, driving the significant increase in non-interest income of banks. In respect of bond market, under the backdrop of accommodative policy environment and "asset crunch" in bond market during 2024, the situation was extreme. The yield of 10-year treasury bonds dropped from around 2.6% as at the beginning of the year to around 1.6% as at the end of the year, reaching its historical low. In 2025, despite the accommodative monetary policy, the central interest rate cut margin has greatly reduced. The bond market may be featured with fluctuations. In respect of stock market, 2025 may be featured with structural opportunities, and the comprehensive and rapid growth trend in last year will hardly be continued. As affected by the high non-interest income in last year and the expected decline in margin income from treasury market in 2025, the growth in non-interest income of banks will hardly be continued.

LETTER FROM THE BOARD

In 2025, the Group will continue to improve the level of refined management and further optimize the allocation of financial resources. It is expected that, in 2025, the Group will record business and management fee of RMB10,329.001 million.

In 2025, on the basis of ensuring the orderly conduct of daily operations and branches construction, adhering to the principle of “cost reduction and efficiency enhancement”, based on the implementation of budget plan for fixed assets in prior years, the Bank will prepare its budget plan on the basis of the 2025 Fixed Asset Acquisition Plan of Headquarters, Branches and Wealth Management Subsidiary. In 2025, the Bank plans to invest RMB401.35 million in fixed assets (including construction in progress), of which: the budget for properties will be RMB1 million; and the budget for non-properties will be RMB400.35 million.

The Bank applies for RMB22.9 billion for write-off loss budget for 2025 in total, and is allowed to adjust among bankruptcy reorganization, non-performing asset transfer, write-off of doubtful debts and reduction and exemption of loans according to the actual situation.

INVESTMENT PLAN FOR 2025

I. Progress of the Investment Plan for 2024

In 2024, there were three projects included in the annual investment plan of the Bank. All of them were fixed asset investments, with proposed investment of RMB34.3584 million. No adjustment was made to the investment plan during the period. The Bank completed investment of RMB21.1453 million during the year.

II. Investment Plan for 2025

(1) Direction and Purpose of Investment

In order to comply with the macro-economic development trend, meet the requirements of financial regulatory policies, cost reduction and efficiency enhancement, strengthen and optimize the main financial business, promote industrial transformation and upgrading, and improve core competitiveness, the Bank will carry out key investments in the principal business of commercial banking services in 2025 in accordance with the strategic goals and development directions of the Bank.

(2) Overview of Investment Plan

In 2025, the Bank plans to invest in two projects, namely the Floodlighting and Logo Improvement Project of China Bohai Bank Tower and the Supporting Decoration Project of the New Office and Business Premises of Wuhan Branch. Both of them are principal business investment projects carried over from 2024, with a total investment of RMB104.7807 million and a completed investment of RMB73.7866 million (as at the end of 2024). It is planned to invest RMB14.2439 million this year, which will be fully funded by self-owned capital.

LETTER FROM THE BOARD

(3) *Investment Projects*

1. *Floodlighting and Logo Improvement Project of China Bohai Bank Tower*

The total investment for the project is RMB65.3392 million. As a landmark building in Tianjin, China Bohai Bank Tower is located at 218 Haihe East Road, Hedong District, Tianjin. The implementation of the project has great significance for beautifying Tianjin and improving the reputation of the Bank. In 2023, the project completed construction settlement, and entered warranty period. In 2024, the construction units continued to conduct construction warranty and maintenance. In 2025, it is planned to invest RMB1.50 million, including estimated construction warranty expenses of RMB1.47 million and supervision costs of RMB30,000.

2. *Supporting Decoration Project of the New Office and Business Premises of Wuhan Branch*

The total investment for the project is RMB39.4415 million. In order to improve the office and business environment, enhance customer experience and social image, and promote virtuous cycle for development, Wuhan Branch of the Bank conducts decoration and technological transformation on the new office building purchased for Wuhan Branch. Located in the Wuhan Minsheng Financial Center, No. 185 and 187 Yunxia Road, Jiangnan District (Central Business District), Wuhan, Hubei Province, the project officially started construction in October 2023, and completed on-site construction in 2024. The proposed investment for 2025 will be RMB12.7439 million, of which RMB11.8425 million will be used to pay the final payment and warranty expenses after audit settlement of the renovation and supporting works, air-conditioning system works, rooftop signage, security works and other projects, RMB37,400 will be used as the warranty expenses for conference equipment, and RMB864,000 will be used as the expenses for the branch server hyper-convergence project.

III. Seeking Authorization Granted to the Board of Directors to Consider and Approve the Adjustments to the Investment Plan for 2025 by the Shareholders' General Meeting

Pursuant to relevant regulations, the investment plan of the Bank shall be successively approved by the Bank's office meeting, the Party Committee meeting, the Development Strategy and Inclusive Finance Committee under the Board of Directors, the Board of Directors, and the Shareholders' general meeting. Taking into account the requirements of the state-owned assets regulatory authorities and the uncertainty of the adjustments to the investment plan for the year, in order to ensure the flexibility and compliance of the relevant investment activities of the Bank, it is proposed to seek relevant authorization for the adjustments to the investment plan in 2025 (if applicable) by the Shareholders' general meeting, and report the adjustments to the investment plan for 2025 to the Shareholders' general meeting in the resolution relating to the investment plan for the coming year. Specific arrangements for authorization are as follow:

(I) Authorized subject: Board of Directors

LETTER FROM THE BOARD

(II) Matters of authorization:

1. Reduction in the existing projects in the investment plan for 2025;
2. Increase or decrease in the planned investment amount in 2025 of the existing projects in the investment plan for 2025, provided that the total investment amount remains unchanged;

(III) Validity period of authorization: Upon review and approval of the Investment Plan for 2025 of CHINA BOHAI BANK CO., LTD. by the Shareholders' general meeting and up to December 31, 2025. During the validity period of authorization, if the Shareholders' general meeting is no longer permitted to grant relevant authorization to the Board of Directors due to changes in laws, regulations and regulatory requirements, the authorization herein shall lapse automatically.

RE-APPOINTMENT OF EXTERNAL AUDITORS FOR 2025

It is proposed to re-appoint Deloitte Touche Tohmatsu Certified Public Accountants LLP and Deloitte Touche Tohmatsu as the respective domestic and overseas auditor of the Bank for the year of 2025. The term of engagement shall commence upon the conclusion of the 2024 AGM until the conclusion of the 2025 annual general meeting of the Bank. The total audit fee shall be RMB5.97 million.

REMUNERATION FOR 2023 AND ASSESSMENT OF INCENTIVE INCOME FOR 2021-2023 OF CHAIRMAN

The remuneration of Chairman of the Bank for 2023 and assessment of incentive income for 2021-2023 are as follows:

Unit: RMB

Name	Remuneration for 2023			Incentive Income for 2021-2023	Sub-total
	Annual basic salary	Annual performance-based salary	Contribution by the employer to social insurance, housing fund, annuity, and supplementary medical insurance		
WANG Jinhong	60,000	90,825	87,766.32	30,112	268,703.32
LI Fuan	80,000	121,100	62,518.61	260,803	524,421.61

Note: The data in the above table includes the data disclosed in the 2023 annual report of the Bank.

LETTER FROM THE BOARD

MATTERS TO BE LISTENED TO AT THE 2024 AGM

The following reports (written reports) will also be listened to at the 2024 AGM:

2024 Special Report on Related Party Transactions of CHINA BOHAI BANK CO., LTD.

2024 Assessment Report on the Performance of Duties of the Board of Directors, Senior Management and their Members issued by the Board of Supervisors of CHINA BOHAI BANK CO., LTD.

2024 Report on Self-evaluation of the Board of Supervisors and Assessment of the Performance of Duties of Supervisors of CHINA BOHAI BANK CO., LTD.

Report of the Board of Supervisors on Independent Opinions on Related Matters in 2024

Report on Purchase of Directors' Liability Insurance of CHINA BOHAI BANK CO., LTD.

2024 AGM

The Bank will convene the 2024 AGM at 2:00 p.m. on Wednesday, June 18, 2025 at Meeting Room 6702, China Bohai Bank Tower, 218 Haihe East Road, Hedong District, Tianjin, China. Notice of the 2024 AGM is set out on pages 46 to 48 of this circular.

If you intend to appoint a proxy to attend the 2024 AGM, you are required to complete and return the accompanying proxy form in accordance with the instructions printed thereon. For holders of H Shares, the proxy form should be returned to Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. For holders of Domestic Shares, the proxy form should be returned to the office of the Board of the Bank at 218 Haihe East Road, Hedong District, Tianjin, China, Postal Code: 300012; and in any event, not later than 24 hours before the time appointed for holding the 2024 AGM or any adjournment thereof. Completion and return of the proxy form will not preclude you from attending and voting in person at the 2024 AGM or any adjournment thereof should you so wish.

LETTER FROM THE BOARD

CLOSURE OF REGISTER OF MEMBERS

In order to determine the Shareholders who are entitled to attend the 2024 AGM, the register of members of the Bank has been closed from Monday, May 19, 2025 to Wednesday, June 18, 2025 (both days inclusive). The record date for determining the Shareholders' eligibility to attend and vote at the 2024 AGM is Wednesday, June 18, 2025.

VOTING METHOD OF 2024 AGM

According to the Listing Rules, the voting of resolutions at the 2024 AGM will be taken by poll. The relevant poll results will be published on the website of The Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk and the Bank's website at www.cbhb.com.cn.

Please be advised that in accordance with Article 69 of the Articles of Association, when the credit extended by the Bank to a Shareholder (in particular, substantial Shareholder) is overdue, or if a Shareholder pledges 50% or more of his/her equity in the Bank, the voting rights of such Shareholder at the Shareholders' general meetings and of director(s) appointed by such Shareholder at Board meetings shall be subject to restriction.

RECOMMENDATION

The Board is of the opinion that the above resolutions proposed are in the interests of the Bank and the Shareholders as a whole. Thus, the Board recommends that the Shareholders should vote in favor of all the relevant resolutions proposed at the 2024 AGM.

By order of the Board
CHINA BOHAI BANK CO., LTD.
WANG Jinhong
Chairman

Tianjin, China
May 29, 2025

2024 SPECIAL REPORT ON RELATED PARTY TRANSACTIONS OF CHINA BOHAI BANK CO., LTD.

Pursuant to the requirements of the Administrative Measures for Related Party Transactions of Banking and Insurance Institutions, the Information Reporting Policy of CHINA BOHAI BANK CO., LTD. and the Measures for Related Party Transaction Management of CHINA BOHAI BANK CO., LTD. (2025 Revision), the Bank's 2024 report on overall related party transactions was issued as follows:

I. Related Parties

During the Reporting Period, the Bank had implemented the model of classification and identification of related parties and unified management in accordance with the regulatory requirements of the National Financial Regulatory Administration, the Hong Kong Stock Exchange and the Ministry of Finance, dynamically updated and maintained the list of related parties by collecting information from substantial Shareholders, reporting information by insiders and proactive identification of related relationships in the course of daily business operation, and reported to the related party transaction supervision system as required.

As at the end of the Reporting Period, the Bank had 3,604 related legal persons, representing an increase of 153 as compared with 2023. The Bank had 2,616 related natural persons, representing a decrease of 102 as compared with 2023. Related legal persons included 3,480 legal persons formed due to the relationship of substantial Shareholders, and 121 related legal persons formed due to the relationship of natural persons. There were 3 related legal persons being controlled or significantly influenced by the Bank.

II. Related Party Transactions***(I) Related party transactions of credit extension business in 2024***

During the Reporting Period, pursuant to the regulatory and internal policies, the Bank reviewed 84 related party transactions of credit extension business. Among which, 7 material related party transactions were submitted to the Board of Directors for approval upon review by the Related Party Transactions Control Committee under the Board of Directors, and reported to regulatory authorities and disclosed as required; 77 general related party transactions were filed with the Related Party Transactions Control Committee under the Board of Directors of the Bank upon review by the Related Party Transactions Committee of the Bank, and disclosed as required. Other credit extension business between the Bank and its related parties were exempt from review and disclosure in the manner of related party transactions.

WRITTEN REPORTS OF MATTERS TO BE LISTENED TO

As at the end of the Reporting Period, the Bank's net credit exposure to all related parties amounted to RMB19.757 billion. The relevance of a single customer, the relevance of a group customer and the total relevance of the Bank were 3.15%, 10.63% and 15.02% respectively, which were all in compliance with the regulatory requirements of not more than 10%, 15% and 50%.

(II) Related party transactions on asset transfer in 2024

During the Reporting Period, the Bank had no related party transactions on asset transfer subject to review and disclosure.

(III) Related party transactions on services in 2024

During the Reporting Period, the Bank considered 2 related party transactions on services. The types of transactions included housing rental and underwriting business.

(IV) Related party transactions on deposits and others in 2024

As at the end of the Reporting Period, the balance of deposits of the related parties of the Bank was RMB19.358 billion, including the balance of deposits of the related natural persons of RMB358 million, the balance of deposits of the related legal persons (non-interbank customers) of RMB7.318 billion, and the balance of deposits of the related legal persons (interbank customers) of RMB11.682 billion.

During the Reporting Period, the Bank considered 1 related party transaction of other type. The type of transaction was financial investment business.

III. Performance of Duties by the Board of Directors and its Related Party Transactions Control Committee

(I) The Board of Directors and its Related Party Transactions Control Committee worked diligently and conscientiously and strictly controlled the approval of related party transactions

The Bank has established the Related Party Transactions Control Committee of the Board of Directors, which is subordinate to the Risk Management and Green Finance Committee of the Board of Directors, held accountable to the Board of Directors and assists the Board of Directors in performing the duties in the management of related party transactions of the Bank. In accordance with the policies of the Bank, material related party transactions of the Bank are subject to review by the Related Party Transactions Control Committee of the Board of Directors, and subject to review and approval by the Board of Directors upon review by the Committee.

WRITTEN REPORTS OF MATTERS TO BE LISTENED TO

(II) Convening of meetings and performance of duties

1. During the Reporting Period, the Board of the Bank reviewed and approved 6 resolutions in relation to material related party transactions (covering 7 transactions). The details are as follows:

No.	Name of related party	Transaction	Name of meeting	Approval date
1	Hwabao WP Fund Management Co., Ltd.	Interbank loans of up to RMB3 billion	The 58th meeting of the fifth session of the Board of Directors	May 22, 2024
2	Tianjin Bohai State-owned Assets Management Co., Ltd.	Short-term working capital loans of RMB4.15 billion	The 62nd meeting of the fifth session of the Board of Directors	July 19, 2024
3	China National Investment and Guaranty Corporation	Guarantee amount up to RMB3.5 billion	The 64th meeting of the fifth session of the Board of Directors	October 9, 2024
4	Tianjin TEDA Industrial Group Co., Ltd.	Short-term working capital loans of RMB770 million		
5	TEDA Investment Holding Co., Ltd.	Short-term working capital loans of RMB609 million	The 65th meeting of the fifth session of the Board of Directors	October 31, 2024
6	TEDA Investment Holding Co., Ltd.	Medium-term working capital loan of RMB1.467 billion		
7	Tianjin TEDA Industrial Group Co., Ltd.	Short-term working capital loans of RMB400 million		

WRITTEN REPORTS OF MATTERS TO BE LISTENED TO

2. During the Reporting Period, the Related Party Transactions Control Committee under the Board of Directors of the Bank held 6 meetings and considered/listened to 9 resolutions. The details are as follows:

No.	Issues for consideration	Name of meeting	Meeting time	Results of consideration
1	2023 Special Report on Related Party Transactions of CHINA BOHAI BANK CO., LTD.	The 27th meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	March 27, 2024	Considered and approved
2	2023 annual report of CHINA BOHAI BANK CO., LTD.			Considered and approved
3	Related party transactions of credit business of Hwabao WP Fund Management Co., Ltd.	The 28th meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	May 22, 2024	Considered and approved
4	Related party transactions of credit business of Tianjin Bohai State-owned Assets Management Co., Ltd.	The 29th meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	July 18, 2024	Considered and approved
5	Interim Report 2024 of CHINA BOHAI BANK CO., LTD.	The 30th meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	August 28, 2024	Considered and approved
6	Related party transactions of credit business of Tianjin TEDA Industrial Group Co., Ltd.	The 31st meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	October 8, 2024	Considered and approved
7	Related party transactions of credit business of China National Investment and Guaranty Corporation			Considered and approved
8	Two related party transactions of credit business of TEDA Investment Holding Co., Ltd.	The 32nd meeting of the Related Party Transactions Control Committee of the fifth session of the Board of Directors	October 30, 2024	Considered and approved
9	Related party transactions of credit business of Tianjin TEDA Industrial Group Co., Ltd.			Considered and approved

3. The aforesaid resolutions involving material related party transactions were subject to review and approval by the Board of Directors, and all other resolutions were reported to the Board of Directors. The procedures for convening the aforesaid meetings were in compliance with the Articles of Association and other relevant internal regulations of the Bank. The related Directors abstained from voting, and the voting results were legal and valid. The Directors strictly abided by the ordinary commercial terms and the principle of conforming to the overall interests of Shareholders, oversaw related party transactions, worked diligently and conscientiously, deeply understood and grasped the situation of related party transactions, paid great attention to the compliance, fairness and necessity of the transactions, took the initiative to express independent opinions, and effectively prevented the risks of related party transactions. After the transactions were reviewed, approved and actually conducted, the Bank promptly reported and disclosed them to the regulatory authorities.

(III) Addressing requirements of and issues raised at the meetings

The Bank attached great importance to addressing the requirements of and issues raised at the meetings of the Board of Directors and the Related Party Transactions Control Committee of the Board of Directors, and has taken corresponding implementation measures.

IV. Management of related party transactions

During the Reporting Period, the Bank continued to strengthen the management of related party transactions in the following aspects.

(I) Optimizing the institutional system for related party transactions

In response to changes in regulatory policies, the Bank has comprehensively reviewed the standardization and effectiveness of its related party transaction management, improved the institutional system for related party transactions, and successively formulated regulatory documents such as the Measures for Related Party Transaction Management of CHINA BOHAI BANK CO., LTD. (2025 Revision) and the Work Rules for the Administration Office of Related Party Transactions (Trial), thereby enhancing the standardized and refined levels of management.

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(II) Clarifying related party identification standards for internal staff and optimizing the collecting and reporting procedures regarding related parties

The Bank continued to implement classification management and dynamic updates of related parties in accordance with regulatory requirements. Adhere to the principle of substance over form, the Bank has reviewed and reset the standards and scopes of related party identification for its internal staff, updated the template for related party information collection and reporting, and provided guidance and assistance to branches and staff responsible for reporting, so as to complete information collection and reporting in a more accurate and convenient manner.

(III) Promoting the reduction of credit exposures to key related party groups continuously

In accordance with requirements of regulators and the Board of Directors, the Bank continued to promote the reduction of credit exposures to related parties and optimize the relevance index. It has formulated the annual credit reduction plan and asset disposal measures of key related groups and facilitated the implementation thereof, so as to effectively reduce the number and size of related party transactions of the Bank and lower the relevance index. At the same time, the Bank paid close attention to the risks of related party transactions to ensure the safety of the Bank's credits.

2024 ASSESSMENT REPORT ON THE PERFORMANCE OF DUTIES OF THE BOARD OF DIRECTORS, SENIOR MANAGEMENT AND THEIR MEMBERS ISSUED BY THE BOARD OF SUPERVISORS OF CHINA BOHAI BANK CO., LTD.

In accordance with the Code of Corporate Governance of Banking and Insurance Institutions, Guidelines on the Work of the Board of Supervisors of Commercial Banks, Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and the provisions of the Bank's relevant systems, the Board of Supervisors conducted an assessment on the performance of duties of the Board of Directors, the senior management and their members for 2024 from January to March 2025 and formed the assessment opinions on the performance of duties of the Board of Directors, the senior management and their members for 2024. The assessment on the performance of duties was mainly based on issues considered and reports listened to by the Board of Directors, particulars of Directors' attendances at meetings, feedbacks of Directors before meetings, particulars of speeches of Directors at meetings and voting on proposed resolutions, independent opinions of independent Directors, opinions and suggestions proposed by the Directors for the Bank during inter-session periods of the Board of Directors as well as Directors' participation in training, Directors' evaluation and mutual evaluation of independent Directors for 2024, work report of the senior management for 2024, important operation and management meetings in 2024, debriefing report and completion of key performance criteria of senior management members for 2024, assessment scores given by the Supervisors of the Bank regarding the performance of duties of Directors and the senior management members for 2024, and regulatory information for 2024. The report is hereby given as follows:

I. Assessment Opinions on the Performance of Duties of the Board of Directors for 2024

(I) Overall assessment opinions

In 2024, the Board of Directors of the Bank earnestly implemented the resolutions of the Shareholders' general meeting, supervised the performance of duties by the senior management in a responsible manner, and performed its duties honestly and diligently in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

Firstly, the Bank improved its corporate governance level, strengthened the effective operation in compliance with laws and regulations and continuously enhanced the Board of Directors' performance of its duties.

Secondly, the Bank played a strategic leadership role, firmly upheld the direction and path of high-quality development, promoted capital replenishment, reviewed the amendments to the Fourth "Five-Year Plan", and facilitated the implementation of strategic plans.

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Thirdly, the Bank continuously improved the governance of related party transactions, strictly examined matters in relation to material related party transactions, listened to special reports, and strengthened the risk control for related party financing.

Fourthly, the Bank improved the overall asset and liability management, reviewed matters related to the management of consolidate statements, strengthened liquidity risk control, and regularly reviewed stress test reports.

Fifthly, the Bank supervised and implemented regulatory notifications and assessment opinions, promoted the rectification of issues, accelerated the disposal of distressed assets, and improved comprehensive risk management mechanisms.

Sixthly, the Bank strengthened the construction of its compliance system, standardized operational risk management, strengthened anti-money laundering management, case prevention and employee behavior management, and continuously improved data governance and business continuity management.

Seventhly, the Bank continuously promoted the quality and efficiency of inclusive finance and green finance services, as well as the effectiveness of consumer rights protection governance, and actively fulfilled its social responsibilities.

(II) Matters of concern

In accordance with the relevant regulatory requirements and the actual operation and management of the Bank, the Board of Supervisors reminded the Board of Directors to pay attention to the following aspects.

First, the Bank improved capital planning, accelerated capital replenishment and resolution of distressed assets, and improved the coordination and management of assets, liabilities and capital.

Secondly, the Bank promoted the rectification of issues, handled equity issues appropriately, thoroughly followed up on the results of strategic transformation, and coordinated and facilitated the effective rectification of various issues identified through supervision, inspection, auditing and internal self-examination.

Thirdly, the Bank supervised the senior management's continuous prevention and control over liquidity risks, and strictly complied with regulatory requirements for stress testing and risk management for off-balance sheet businesses, so as to ensure comprehensive, timely and effective management.

Fourthly, the Bank continuously strengthened its basic management capabilities, paid close attention to the management of employee conduct, optimized data governance efficiency, and improved the establishment of management mechanisms for consolidated statements.

II. Assessment Opinions on the Performance of Duties of Directors for 2024

In 2024, all the Directors fulfilled their duty of loyalty, reported to the Bank in a timely manner information about their part-time positions, related party relationships, acting-in-concert relationships and changes, complied with the relevant regulations on related party transactions and recusal from performance of duties, fulfilled anti-money laundering and anti-terrorist financing obligations, and safeguarded the Bank's interests. No Director was found to have accepted improper benefits or taken advantage of their position as Directors for personal gain during their performance of duties, nor did they disclosed commercial secrets related to the Bank, concealed problems that they discovered or engaged in other acts in breach of duty of loyalty. In terms of compliance in performing duties, all the Directors of the Bank attended meetings and discussed relevant matters and exercised their voting rights in accordance with the law, paid continuous attention to the evaluation of the Bank by the regulatory authorities, external audits and investors, and proactively promoted the implementation of rectification measures for the issues identified through regulatory inspections. The Board of Supervisors is not aware that any Director was imposed on administrative penalty or discipline action by the regulatory authorities due to issues with their performing duties to the Bank.

(I) Executive Directors

All executive Directors abided by high standards of professional ethics, performed their duties independently and helped the Bank effectively safeguard the legitimate interests of stakeholders and actively fulfil social responsibilities.

1. Assessment opinions on the performance of duties of Director WANG Jinhong in 2024

In 2024, Director WANG Jinhong performed his duties as the Chairman and an executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, as the Party secretary, Director WANG Jinhong proactively promoted the organic integration of Party leadership and corporate governance, ensured the effective performance of the leading and central role of the Party organization in the decision-making process; he convened and chaired meetings of the Board of Directors, attended all the meetings of the Board of Directors, the Nomination and Remuneration Committee, and the Development Strategy and Inclusive Finance Committee during the year, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements; he facilitated the Board of Directors to form resolutions and opinions on major decision-making matters, and supervised the implementation of relevant resolutions; he performed his duties as the chairperson of the Development Strategy and Inclusive Finance Committee and a member of the Nomination and Remuneration Committee, and paid attention to matters within the

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terms of reference of special committees; organized seminars for independent Directors to deeply communicate with all independent Directors on the Bank's operation and development; he presided at Shareholders' general meetings and reviewed the proposals and reports submitted by the Board of Directors to the Shareholders' general meetings, and urged the senior management members to effectively perform their management duties.

In terms of professionalism in performing his duties, Director WANG Jinhong led the Bank in strengthening the construction of the Board of Directors, improved the quality and efficiency of the Board of Directors' operations, and continuously facilitated the improvement of corporate governance; he took the initiative in intensifying and implementing the "five priorities" of finance, organized, formulated and implemented high-quality development plans; took the initiative in overcoming "Five Major Challenges", led the team designated for the recovery of distressed assets in minimizing existing distressed assets, made significant advancement in promoting capital replenishment, expanding revenue and optimizing the structure; he strengthened the management and control of risk compliance, implemented intensive management, reshaped the operational risk management system, promoted and consolidated various basic management capabilities; he participated in the financial consumers' rights and interest protection training organized by the Bank and studied training materials of corporate governance in the banking industry to continuously improve his ability and standard in performing his duties.

2. *Assessment opinions on the performance of duties of Director QU Hongzhi in 2024*

In 2024, Director QU Hongzhi performed his duties as an executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, as the deputy secretary of the Party Committee, Director QU Hongzhi proactively promoted the organic integration of Party leadership and corporate governance, and strictly implemented the decisions of the Party organization; he attended in person all the meetings of the Board of Directors and the Development Strategy and Inclusive Finance Committee during the year; he answered questions and expressed opinions in reviewing resolutions and listening to reports at the meetings of the Board of Directors, voted on the resolutions subject to review during the year, and reported to the Board of Directors on behalf of the senior management; during inter-session periods, he timely distributed the president's office meeting minutes, the operation overview of the Bank and other relevant information reports to all Directors and Supervisors, and conscientiously implemented the resolutions of the Board of Directors and reported the implementation information to the Board of Directors.

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In terms of professionalism in performing his duties, Director QU Hongzhi fully utilized his advantages in being familiar with the operation and management of the Bank, and expressed opinions at meetings of the Board of Directors in respect of matters such as business development, bond investment, comprehensive risk management, capital management, collection and disposal of distressed assets, and strategic planning during his performance of duties; he participated in the financial consumers' rights and interest protection training organized by the Bank and studied training materials of corporate governance in the banking industry to continuously improve his ability and standard in performing his duties.

3. *Assessment opinions on the performance of duties of Director DU Gang in 2024*

In 2024, Director DU Gang performed his duties as an executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, as a member of the Party Committee, Director DU Gang actively facilitated the communication of information between the Party Committee and the Board of Directors; he attended all the meetings of the Board of Directors and the Development Strategy and Inclusive Finance Committee during the year, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements; he prepared for the convening of 3 Shareholders' general meetings, 15 meetings of the Board of Directors and 34 meetings of the special committees of the Board of Directors, reviewed a total of 186 proposals, listened to 53 reports, promoted the improvement of information disclosure management; during inter-session periods, he organized various tasks for the secretarial organization of the Board of Directors, timely distributed the financial reports of the Bank to all Directors and Supervisors, and performed his corresponding duties as a senior management member according to his work assignment.

In terms of professionalism in performing his duties, Director DU Gang fully utilized his advantages in being familiar with the operation and management of the Bank, and explained or expressed opinions at meetings of the Board of Directors in respect of matters such as preparation of periodic reports, bond issuance and information disclosure during his performance of duties; he participated in the special training on corporate governance provided by CBA, the training for joint company secretaries and the financial consumers' rights and interest protection training organized by the Bank to continuously improve his ability and standard in performing his duties.

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Based on the above, in accordance with the relevant requirements of the Code of Corporate Governance of Banking and Insurance Institutions, the Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and the Measures on Assessment of the Performance of Duties of Directors of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated the Bank's executive Directors WANG Jinhong, QU Hongzhi and DU Gang **competent** in terms of their performance of duties in 2024.

(II) Non-executive Directors

All non-executive Directors upheld high-standard professional ethics, performed their duties independently, promoted the Bank to fairly treat all Shareholders, protect the legitimate rights and interests of financial consumers and other stakeholders, actively coordinated communication between the Bank and its Shareholders, supervised the senior management to implement the resolutions of the Board of Directors, paid continuous attention to the related party transactions between the Bank and the substantial Shareholders, and followed and promoted the strengthening of capital management.

1. Assessment opinions on the performance of duties of Director AU Siu Luen in 2024

In 2024, Director AU Siu Luen performed his duties as a non-executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director AU Siu Luen was able to devote sufficient effort to perform his duties, and attended in person all the meetings of the Board of Directors and the Development Strategy and Inclusive Finance Committee, the Risk Management and Green Finance Committee, the Related Party Transactions Control Committee and the Audit and Consumer Rights Protection Committee during the year as required; he performed his duties as the Vice Chairman, presided over the meetings of the Board of Directors as designated by the Chairman, and attended the annual and interim business analysis meetings and risk-weighted asset management sharing sessions with Standard Chartered Hong Kong; he communicated with the Bank before and after the meetings on relevant resolutions of the Board of Directors, and exercised his voting rights independently and prudently according to law; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees he served, carefully reviewed various information reports during inter-session periods, and inquired about risk management, related party transactions, internal and external audits, transfer of distressed assets, capital management, bond issuance, strategic planning, green finance and implementation of the expected credit loss method.

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In terms of professionalism in performing his duties, based on his professional experience and professional expertise, Director AU Siu Luen expressed opinions on matters such as operation and management, retail business development, risk management, strategic planning, compliance management and consumer rights protection in a timely manner, and facilitated scientific decision-making by the Board of Directors; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

2. *Assessment opinions on the performance of duties of Director YUAN Wei in 2024*

In 2024, Director YUAN Wei performed her duties as a non-executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director YUAN Wei was able to devote sufficient effort to perform her duties and attended all the meetings of the Board of Directors and the Development Strategy and Inclusive Finance Committee and the Audit and Consumer Rights Protection Committee during the year as required, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements; she communicated with the Bank before and after the meetings on relevant resolutions of the Board of Directors, and exercised her voting rights independently and prudently according to law; she paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees she served, carefully reviewed various information reports during inter-session periods, inquired about operation and management, equity management, capital replenishment, transfer of distressed assets, bond issuance, disposal of fixed assets and profit distribution, and attended the annual and interim audit interview meetings.

In terms of professionalism in performing her duties, based on her professional experience and professional expertise, Director YUAN Wei expressed opinions on matters such as strategic management and consumer rights protection in a timely manner, and facilitated scientific decision-making by the Board of Directors; she actively participated in the training organized by the Bank for Directors to continuously improve her ability and standard in performing her duties.

3. *Assessment opinions on the performance of duties of Director DUAN Wenwu in 2024*

In 2024, Director DUAN Wenwu performed his duties as a non-executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

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In terms of the performance of the duty of diligence, Director DUAN Wenwu was able to devote sufficient effort to perform his duties and attended all the meetings of the Board of Directors and the Development Strategy and Inclusive Finance Committee during the year as required, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements; he communicated with the Bank before and after the meetings on relevant resolutions of the Board of Directors, and exercised his voting rights independently and prudently according to law; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committee he served, and carefully reviewed various information reports during inter-session periods, and inquired about operation and management, capital replenishment, bond issuance, transfer of distressed assets, profit distribution, risk management, related party transactions, performance evaluation of professional managers and disposal of fixed assets.

In terms of professionalism in performing his duties, based on his professional experience and professional expertise, Director DUAN Wenwu expressed opinions on matters such as transfer of distressed assets, bond investment business and risk control, incentives and constraints for professional managers in a timely manner, and facilitated scientific decision-making by the Board of Directors; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

4. Assessment opinions on the performance of duties of Director HU Aimin in 2024

In 2024, Director HU Aimin performed his duties as a non-executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director HU Aimin was able to devote sufficient effort to perform his duties and attended in person all the meetings of the Board of Directors and the Nomination and Remuneration Committee during the year as required; he communicated with the Bank before and after the meetings on relevant resolutions of the Board of Directors, and exercised his voting rights independently and prudently according to law; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committee he served, carefully reviewed various information reports during inter-session periods, and inquired about transfer of distressed assets.

In terms of professionalism in performing his duties, based on his professional experience and professional expertise, Director HU Aimin expressed opinions on matters such as transfer of distressed assets, related party transactions and engagement of professional managers in a timely manner, and facilitated

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scientific decision-making by the Board of Directors; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

5. *Assessment opinions on the performance of duties of Director ZHANG Yunji in 2024*

In 2024, Director ZHANG Yunji performed his duties as a non-executive Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director ZHANG Yunji was able to devote sufficient effort to perform his duties, attended in person all the meetings of the Board of Directors and the Risk Management and Green Finance Committee and the Related Party Transactions Control Committee during the year as required; he communicated with the Bank before and after the meetings on relevant resolutions of the Board of Directors, and exercised his voting rights independently and prudently according to law; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees he served, carefully reviewed various information reports during inter-session periods, and inquired about operation and development and recovery and disposal of non-performing assets.

In terms of professionalism in performing his duties, based on his professional experience and professional expertise, Director ZHANG Yunji expressed opinions on matters such as operation and management, risk management and recovery and disposal of non-performing assets in a timely manner, and facilitated scientific decision-making by the Board of Directors; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

Based on the above, in accordance with the relevant requirements of the Code of Corporate Governance of Banking and Insurance Institutions, the Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and the Measures on Assessment of the Performance of Duties of Directors of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated the Bank's non-executive Directors AU Siu Luen, YUAN Wei, DUAN Wenwu, HU Aimin and ZHANG Yunji **competent** in terms of their performance of duties in 2024.

(III) Independent non-executive Directors

All the independent Directors were able to adhere to a high standard of professional ethics and perform their duties with integrity and independence; they have expressed independent opinions on matters such as the profit distribution plan, transfer of distressed assets, related party transactions, re-appointment of external auditors, engagement and

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evaluation of professional managers, remuneration of the senior management, disposal of fixed assets and candidates for the new session of the Board of Directors of the Bank; they protected the interests of the Bank as a whole, and paid attention to the legitimate rights and interests of small and medium Shareholders and other stakeholders.

1. Assessment opinions on the performance of duties of Director MAO Zhenhua in 2024

In 2024, Director MAO Zhenhua performed his duties as an independent Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director MAO Zhenhua attended all the meetings of the Board of Directors and the Nomination and Remuneration Committee during the year as required, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements, and he also carefully studied and made prudent judgments on matters submitted to the Board of Directors for consideration; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committee he served; as the chairperson of the Nomination and Remuneration Committee of the Board of Directors, he organized and convened meetings of the special committee in a timely manner; he was able to devote sufficient effort to perform his duties, and carefully reviewed various information reports during inter-session periods.

In terms of professionalism in performing his duties, based on his position at the special committee and his professional expertise, Director MAO Zhenhua put forward opinions on strategic management in a timely manner; he participated in seminars for independent Directors to advise on the high-quality transformation and development of the Bank; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

2. Assessment opinions on the performance of duties of Director MU Binrui in 2024

In 2024, Director MU Binrui performed his duties as an independent Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director MU Binrui attended in person all the meetings of the Board of Directors and the Risk Management and Green Finance Committee, the Related Party Transactions Control Committee and the Audit and Consumer Rights Protection Committee during the year as required, and he also carefully studied and made prudent judgments on

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matters submitted to the Board of Directors for consideration; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees he served; as the chairpersons of the Risk Management and Green Finance Committee and the Related Party Transactions Control Committee of the Board of Directors, he organized and convened meetings of the special committees in a timely manner, and attended the pre-audit communication meeting and closed-door meeting with auditor Deloitte; he was able to devote sufficient effort to perform his duties, and carefully reviewed various information reports during inter-session periods.

In terms of professionalism in performing his duties, based on his position at the special committees and his professional expertise, Director MU Binrui inquired about and put forward opinions and suggestions on risk management, disposal of distressed assets and consumer rights protection in a timely manner; he participated in seminars for independent Directors to advise on the high-quality transformation and development of the Bank; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

3. *Assessment opinions on the performance of duties of Director TSE Yat Hong in 2024*

In 2024, Director TSE Yat Hong performed his duties as an independent Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director TSE Yat Hong attended in person all the meetings of the Board of Directors and the Audit and Consumer Rights Protection Committee, the Risk Management and Green Finance Committee and the Related Party Transactions Control Committee during the year as required, and he also carefully studied and made prudent judgments on matters submitted to the Board of Directors for consideration; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees he served; as the chairperson of the Audit and Consumer Rights Protection Committee of the Board of Directors, he organized and convened meetings of the special committee in a timely manner, and attended the pre-audit communication meeting and closed-door meeting with auditor Deloitte; he was able to devote sufficient effort to perform his duties, and carefully reviewed various information reports during inter-session periods.

In terms of professionalism in performing his duties, based on his position at the special committees and his professional expertise, Director TSE Yat Hong inquired about and put forward opinions and suggestions on corporate governance, risk management, disposal of non-performing assets, consumer rights protection and disposal of distressed assets in a timely manner; he participated in seminars for

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independent Directors to advise on the high-quality transformation and development of the Bank; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

4. *Assessment opinions on the performance of duties of Director ZHU Ning in 2024*

In 2024, Director ZHU Ning performed his duties as an independent Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director ZHU Ning attended all the meetings of the Board of Directors and the Nomination and Remuneration Committee and the Audit and Consumer Rights Protection Committee during the year as required, and the rate of personal attendance at on-site meetings of the Board of Directors was in line with the regulatory requirements, and he also carefully studied and made prudent judgments on matters submitted to the Board of Directors for consideration; he paid continuous attention to the operation and management of the Bank and related matters within the terms of reference of the special committees he served, and attended the pre-audit communication meeting and closed-door meeting with auditor Deloitte; he was able to devote sufficient effort to perform his duties, and carefully reviewed various information reports during inter-session periods.

In terms of professionalism in performing his duties, based on his position at the special committees and his professional expertise, Director ZHU Ning expressed opinions on remuneration management and consumer rights protection in a timely manner; he participated in seminars for independent Directors to advise on the high-quality transformation and development of the Bank; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

5. *Assessment opinions on the performance of duties of Director SHUM Siu Hung Patrick in 2024*

In 2024, Director SHUM Siu Hung Patrick performed his duties as an independent Director in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Director SHUM Siu Hung Patrick attended in person all the meetings of the Board of Directors and the Nomination and Remuneration Committee and the Audit and Consumer Rights Protection Committee during the year as required, and he also carefully studied and made prudent judgments on matters submitted to the Board of Directors for consideration; he paid continuous attention to the operation and management of the

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Bank and related matters within the terms of reference of the special committees he served, and attended the pre-audit communication meeting and closed-door meeting with auditor Deloitte; he was able to devote sufficient effort to perform his duties, and carefully reviewed various information reports during inter-session periods.

In terms of professionalism in performing his duties, based on his position at the special committees and his professional expertise, Director SHUM Siu Hung Patrick inquired about and put forward opinions and suggestions on disposal of distressed assets, remuneration management and consumer rights protection in a timely manner; he participated in seminars for independent Directors to advise on the high-quality transformation and development of the Bank; he actively participated in the training organized by the Bank for Directors to continuously improve his ability and standard in performing his duties.

Based on the above, in accordance with the relevant requirements of the Code of Corporate Governance of Banking and Insurance Institutions, the Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and the Measures on Assessment of the Performance of Duties of Directors of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated the Bank's independent non-executive Directors MAO Zhenhua, MU Binrui, TSE Yat Hong, ZHU Ning and SHUM Siu Hung Patrick **competent** in terms of their performance of duties in 2024.

III. Assessment Opinions on the Performance of Duties of Senior Management in 2024

(I) Overall assessment opinions

Throughout 2024, the senior management earnestly and consistently implemented requirements of the Shareholders' general meeting, the Board of Directors and its special committees pursuant to laws and regulations, regulatory requirements and the Articles of Association of the Bank, and faithfully and diligently performed their operational and management duties, striving to attain new achievements in high-quality growth of the Bank.

Firstly, the senior management promoted reform and transformation with solid steps. The senior management facilitated the implementation of the "five priorities" of finance, continued to support major strategies, key areas and weak links, and promoted the implementation of the "ten key tasks". Adhere to the development direction of "Nine Major Banks", the senior management implemented consolidated statement management on CBHB Wealth Management, thus enhancing overall operational efficiency.

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Secondly, the senior management focused on solving problems in operation and development. The senior management made progress in facilitating non-performing asset collection and disposal, issued instruments for capital replenishment in a timely manner, enhanced risk resistance capability, optimized business structure, and promoted the rise in ranking granted by international credit rating agencies.

Thirdly, the senior management improved comprehensive risk management system. The senior management reinforced risk preference constraint and execution, facilitated centralized risk management, strengthened credit approval and post-lending management, comprehensively improved operational risk management, promoted liquidity risk indicator improvement, conducted regular stress tests on credit risk, market risk and liquidity risk, and facilitated construction of governance structure.

Fourthly, the senior management strengthened the construction of internal control and compliance system. The senior management arranged and facilitated external examination and audit in order to identify issues for rectification, improved accountability system, deepened anti-money laundering management, improved management mechanism for case prevention, implemented grid-based employee management, conducted compliance trainings, optimized business continuity system, promoted intelligent compliance, and enhanced internal control and compliance team building.

Fifthly, the senior management continued to strengthen basis of lean management. The senior management deepened comprehensive asset and liability management, optimized capital allocation, promoted continuous cost reduction and efficiency enhancement, empowered audit works, enhanced business trainings, and strengthened data governance, technology empowerment, operational support and safety protection.

(II) Matters of concern

In accordance with the relevant regulatory requirements and the operation and management of the Bank, the Board of Supervisors reminded the senior management to pay attention to the following aspects.

Firstly, the senior management should arrange and promote the implementation of high-quality development plan, accelerate capital replenishment and non-performing asset disposal, and deepen consolidated statement management.

Secondly, the senior management should speed up asset disposal for wealth management cases, enhance management of off-balance sheet businesses such as letter of credit, and prevent the shift of risk from off-balance sheet business to balance sheet business.

Thirdly, the senior management should continue to strengthen liquidity emergency handling capability, implement operational risk stress test, and improve efficiency of stress test management.

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Fourthly, the senior management should deepen construction of internal control system for case prevention, focus on issue rectification, and continue to enhance the standard of data governance and employee behavior management.

IV. Assessment Opinions on the Performance of Duties of Senior Management Members in 2024

All members of the senior management consciously safeguarded the interests of the Bank and were not found to have violated their fiduciary duties by accepting benefits related to the Bank's transactions or seeking for themselves or others any business opportunities that are due to the Bank in the course of performing their duties. In 2024, the key performance indicators of the Group were all in line with the budget requirements of the Board of Directors.

(I) Assessment opinions on the performance of duties of President QU Hongzhi in 2024

In 2024, under the requirements of relevant laws and regulations, regulatory requirements, the Articles of Association of the Bank and the authorization by the Board of Directors, President QU Hongzhi implemented the planning of the Party Committee of the head office, and implemented the resolutions of the Board of Directors. He diligently performed his duties within his remit as the President. He targeted on promoting high-quality development through transformation, facilitated the implementation of the "five priorities" of finance, focused on enhancing quality and efficiency of serving the real economy, adhered to the general plan on completing the "ten key tasks", continued to conduct non-performing asset collection and disposal, and promoted the realization of operating results with steady progression. Focusing on the development direction of "Nine Major Banks", he arranged and improved the interactive management on customer, product, marketing, system and business, and promoted the transformation of three major business lines for quality enhancement and efficiency improvement. He continued to promote the optimization of comprehensive risk management system, enhanced risk control policy, credit approval and post-credit approval supervision and management, and facilitated the continuous optimization and upgrade of risk control system, model and instrument. He further improved internal control and compliance, facilitated and accelerated intelligent compliance construction, strengthened case prevention and employee misconduct management, supervised rectification of internal and external issues identified, put greater efforts on enforcing accountability for violations, and improved legal risk prevention system. He deepened comprehensive asset and liability management, optimized resources allocation, provided guidance for liability quality enhancement, improved liquidity risk indicators, strengthened information technology and operational support and protection, implemented safety production responsibilities, continued to improve basic management standard, and facilitated the continuous achievements made in cost reduction and efficiency enhancement.

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In accordance with the relevant requirements of the Guidelines on the Work of the Board of Supervisors of Commercial Banks and the Measures on Assessment of the Performance of Duties of Senior Management Members of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated President QU Hongzhi competent in terms of his performance of duties in 2024.

Based on relevant regulatory opinions, the Board of Supervisors reminded that attention should be paid to capital constraints, disposal of distressed assets, operation and management of CBHB Wealth Management, and prevention and management of public opinion risks.

(II) Assessment opinions on the performance of duties of Vice President DU Gang in 2024

In 2024, in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank, Vice President DU Gang implemented the planning of the Party Committee of the head office, the resolutions of the Board of Directors and the decisions of the president's office meetings, and performed the corresponding management responsibilities in his charge within the terms of reference according to his work assignment. He focused on different works such as system establishment, Board of Directors composition and corporate governance meeting and organization networking, and assisted the Party Committee of the head office in incorporating leadership of the Party into various links of corporate governance. He arranged different business lines in implementing the "five priorities" of finance, proactively acted in responses to the state strategies, promoted the integrated development of port, industry and city, and served for the high-quality development in Tianjin. Focusing on the positioning of "Three Major Banks", he promoted the achievement of annual operational goals for revenue and transaction volume in financial market business, and the performance of derivative, foreign exchange and bond transactions was outstanding, thus boosting the market influence of the Bank. He organized and implemented the tasks in accomplishing the mission of "expanding revenue", led and formulated special plan on income increase, enhanced fee allocation and pricing, and achieved effective cost management and control. He promoted the optimization of asset and liability structure, enhanced capital allocation efficiency, and strengthened liquidity and market risk management. He promoted the functional positioning of CBHB Wealth Management so as to implement strategies and deployments of the parent and actively exert its edges in possessing wealth management license. He diligently performed his duties as the secretary to the Board of Directors, organized and arranged Shareholders' general meeting, and the meetings of the Board of Directors and its special committees in accordance with the law, and completed the preparation and disclosure of periodic reports and other statutory disclosure announcements.

In accordance with the relevant requirements of the Guidelines on the Work of the Board of Supervisors of Commercial Banks and the Measures on Assessment of the Performance of Duties of Senior Management Members of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated DU Gang, Vice President and secretary to the Board of Directors, competent in terms of his performance of duties in 2024.

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Based on relevant regulatory opinions, the Board of Supervisors reminded that attention should be paid to prevention and management of liquidity risk, disposal of individual wealth management assets, and business compliance management of CBHB Wealth Management.

(III) Assessment opinions on the performance of duties of Vice President XIE Kai in 2024

In 2024, in accordance with laws and regulations, regulatory requirements and the Articles of Association of the Bank, Vice President XIE Kai implemented the planning of the Party Committee of the head office, the resolutions of the Board of Directors and the decisions of the president's office meetings, and performed the corresponding management responsibilities within the terms of reference according to his work assignment. He proactively adhered to keeping political consciousness in mind and putting people first in the financial work, continued to improve efficiency of customer protection, facilitated the implementation of the priority of "pension finance", and eliminated telecommunication and online frauds. Centering on accomplishing the key task of "retail reform", he focused on building the "Three Major Retail Banks", and promoted the high-quality development of retail business. He continued to strengthen customer base, and promoted the rapid growth of desirable deposit in retail business, thus achieving preliminary decline in interest rate paid on retail deposits. He proactively optimized retail asset business structure, reduced online platform loans, and accelerated business mode transformation, thus effectively reducing new non-performing loans. He promoted comprehensive improvement in service capability, worked on online channels and customer base, enriched product portfolio, and strengthened outlet and personnel management. He continued to promote digital transformation, facilitated technology-empowered business development, and enhanced data governance and data security management. He implemented payment service optimization, and boosted operations in providing greater support to business development and operation management across the Bank. He strengthened and implemented safety production accountability, promoted infrastructure and administration management optimization, and improved service protection.

In accordance with the relevant requirements of the Guidelines on the Work of the Board of Supervisors of Commercial Banks and the Measures on Assessment of the Performance of Duties of Senior Management Members of CHINA BOHAI BANK CO., LTD., the Board of Supervisors rated Vice President XIE Kai competent in terms of his performance of duties in 2024.

Based on relevant regulatory opinions, the Board of Supervisors reminded that attention should be paid to financial consumer rights protection, Internet loan management, and default risks of personal business loans and mortgage loans.

The report is hereby made.

WRITTEN REPORTS OF MATTERS TO BE LISTENED TO

2024 REPORT ON SELF-EVALUATION OF THE BOARD OF SUPERVISORS AND ASSESSMENT OF THE PERFORMANCE OF DUTIES OF SUPERVISORS OF CHINA BOHAI BANK CO., LTD.

In accordance with the Guidelines on the Work of the Board of Supervisors of Commercial Banks, the Code of Corporate Governance of Banking and Insurance Institutions, the Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and relevant regulations of the Bank, the Board of Supervisors organized the Office of the Board of Supervisors to conduct the 2024 self-evaluation of the Board of Supervisors and assessment of the performance of duties of Supervisors from January to February in 2025. The self-evaluation and assessment were issued as follows:

I. 2024 Self-evaluation of the Board of Supervisors

Focusing on three dimensions including legal operations, the performance of supervision responsibility and providing independent opinions, the evaluation conducted comprehensive review on work the Board of Supervisors in 2024, and formed the self-evaluation opinions of the Board of Supervisors for 2024.

In 2024, the Board of Supervisors of the Bank strictly complied with laws, regulations and regulatory requirements, and performed supervision duties as authorized under the Articles of Association of the Bank in accordance with laws. With performance supervision and risk control as key tasks, the Board of Supervisors focused on enhancing quality and efficiency of supervision by the Board of Supervisors, thus providing huge support in optimizing corporate governance of the Bank and achieving high-quality development.

Firstly, the Board of Supervisors operated the Board of Supervisors and its special committees in compliance with laws and regulations. The Board of Supervisors strictly implemented the requirements of regulatory laws and regulations and the Bank's system, convened regular meetings, considered important matters in a timely manner, thoroughly discussed resolutions subject to consideration, expressed reasonable and fair opinions, duly listened to the reports of material matters or important issues, and met the regulatory requirements on the number and procedures of meetings. It convened 9 meetings of the Board of Supervisors and its special committees throughout the year, considered 19 resolutions including the Bank's annual report, the Board of Supervisors' work report, the Board of Supervisors' work plans, the internal control evaluation report, annual performance evaluation reports, the election of new chairman of the Board of Supervisors and nomination of external supervisors and members of special committees of the Board of Supervisors, listened to 54 reports on the implementation of rectification of issues discovered in regulatory notification and supervision, the implementation of the new capital regulations, the liability quality management, the work on consumer rights protection, the annual evaluation on the implementation of development strategies and plans, and the audit and management of bank acceptance bill business and wealth management business, and put forward 37 specific opinions and recommendations to the Board of Directors and the senior management in respect

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of the supervision of the implementation of regulatory opinions, the non-performing asset collection, the enhanced reputational risk management, the anti-money laundering management, the operational risk management and performance-based compensation management. The Board of Supervisors organized and implemented self-evaluation of the work of the Board of Supervisors and evaluation of duty performance of supervisors, and continued to promote self-improvement in duty performance of the Board of Supervisors and supervisors.

Secondly, the supervisory functions have been fully and effectively performed. The Board of Supervisors organized and carried out the assessment of the performance of duties of the Board of Directors, the senior management and their members for 2023, reported the results of the assessment of the performance of duties to the Shareholders' general meeting and regulatory authorities on a timely basis, and notified the Board of Directors and the senior management, so as to motivate the Directors and members of the senior management to perform their duties diligently in accordance with the laws and regulations. The Board of Supervisors strengthened its follow-up supervision efforts, set time nodes for implementing rectification, and conducted follow-up supervision continuously. It implemented the post-office audits of members of the senior management in accordance with the resolutions of the Board of Directors. The Board of Supervisors earnestly performed its supervisory duties in respect of finance management, internal control and compliance, and risk management by adopting various methods such as designating representatives to attend important operation and management meetings of the Board of Directors, its special committees and the senior management, reviewing periodic reports, conducting audit supervision and in-depth research and inspection in branches and sub-branches. The working institutions were guided to conduct special audits on the Bank's management of related party transactions, performance-based compensation management, wealth management business, case prevention and management, liability quality management, data governance and data security and business continuity for 2023, and requested the senior management to diligently implement rectification and accountability work on the identified issues in respect of organization structure, system construction, process setting and personnel management. The Board of Supervisors listened to the Report on Further Comprehensive Implementation of 2022 Regulatory Reporting of China Bohai Bank, the 2023 Regulatory Reporting of China Bohai Bank and Reporting of Implementation of Rectification, the Report on Comprehensive Implementation of Regulatory Reporting of China Bohai Bank for the First Half of 2024 and the Report on Evaluation Results of Corporate Governance Supervision for 2023, and accelerated the implementation of rectification of supervision concerns. The Board of Supervisors visited 11 branches for research purpose in order to gain detailed insights into employee misconduct investigations, case prevention and control, and the rectification of issues identified through internal and external inspections. It also provided suggestions and recommendations on how branches can effectively implement the strategic deployments made by the head office for high-quality development, strengthen asset quality control, and further improve the quality and efficiency of internal control and compliance management. The Board of Supervisors continued to focus on the implementation of development strategies, listened to the 2023 Assessment Report on the Implementation of Development and Strategic Plan of the Bank, put forward targeted opinions and suggestions to the Board of Directors and the senior management, and arranged secretarial organization to formulate the Fourth "Five-Year Plan" evaluation work plan.

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Thirdly, the Board of Supervisors expressed objective and fair independent opinions. The Board of Supervisors provided objective and fair independent opinions on the Bank's legal operations, financial reporting, use of proceeds, acquisition and disposals of assets, related party transactions, internal control and implementation of resolutions of the Shareholders' general meeting in 2023, reported to the Shareholders' general meeting on time and made a disclosure in the annual report in accordance with relevant regulations.

II. 2024 Assessment of the Performance of Duties of Supervisors

Based on the daily performance of duties of Supervisors, according to the Measures on Assessment of the Performance of Duties of Supervisors of the Bank as amended in 2021 and the procedures for self-evaluation and mutual evaluation of Supervisors and evaluation by the Board of Supervisors, the Bank conducted an annual comprehensive performance evaluation of the five incumbent Supervisors and two former employees' representative Supervisors who performed their duties for more than six months during 2024 from five dimensions including performance of the duty of loyalty, performance of the duty of diligence, professionalism of duty performance, independence of duty performance and ethical standards, and compliance of duty performance, and produced suggestions for the results of the duty performance evaluation.

In 2024, all Supervisors of the Bank strictly performed their duty of loyalty. All Supervisors reported to the Bank the information on their part-time positions, shareholdings in the Bank, related party relationships, acting-in-concert relationships and changes in a timely manner, complied with the relevant regulations on related party transactions and recusal from performance of duties, and safeguarded the Bank's interests. No Supervisor was found to have accepted improper benefits or taken advantage of their position as Supervisors for personal gain during their performance of duties, nor did they disclosed commercial secrets related to the Bank, concealed problems that they discovered or engaged in other acts in breach of duty of loyalty. In respect of duty performance compliance, all Supervisors attended meetings and discussed relevant matters and exercised their voting rights and supervisory powers in accordance with the laws and regulations, paid close attention to the evaluation of regulatory authorities, external auditors and media on the Bank, and promoted the Bank's implementation of the regulatory opinions and the rectification and accountability of the relevant problems. The Bank did not discover any administrative penalty or disciplinary action imposed by the regulatory authorities.

(I) Employees' representative Supervisors

All employees' representative Supervisors of the Bank abided by high standards of professional ethics, performed their duties independently and promoted the protection of the legitimate rights and interests of the Bank, shareholders, employees, creditors and other stakeholders.

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1. Assessment opinions on the performance of duties of Supervisor BAI Xinyu in 2024

From Mid-October until the end of 2024, Supervisor BAI Xinyu performed his duties as the chairman of the Board of Supervisors and an employees' representative Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor BAI Xinyu, as the deputy secretary of the Party Committee, strictly implemented the decisions of the Party organization and effectively promoted the communication of information between the Party Committee and the Board of Supervisors during the supervision; he attended seminars of the Party Committee, and participated the research on material matters such as the amendments to the Fourth "Five-Year Plan" and collection and disposal of non-performing assets; he arranged the Board of Supervisors to perform its supervisory duties, exercised the powers as a convener of the Board of Supervisors, and presided over two meetings of the Board of Supervisors. The rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; he supervised the daily performance of duties by the Board of Directors, the senior management and their members by attending meetings of the Board of Directors and president's office meetings of the Bank; he guided the Board of Supervisors in enhancing organization construction, changed employees' representative Supervisors in a timely manner, and studied the composition of special committees of the Board of Supervisors; during the inter-session periods, he attended research conference for first-line managers of retail business line of the Bank, visited branches or sub-branches for research, listened to the opinions and suggestions from first-line managers, communicated with work organization of the Board of Supervisors to understand audit works, and reviewed 20 information reports sent by the Bank to Supervisors.

In terms of professionalism in performing his duties, leveraging on his intensive professional knowledge, industry experience and work experience, with an aim to achieve high-quality development, Supervisor BAI Xinyu promoted the commencement of works of the Board of Supervisors of the Bank in a better way; he focused on improving corporate governance, implemented opinions from regulatory evaluation, convened meetings of the Board of Supervisors to listen to audit reports on special performance-based compensation management and rectification reports, and supervised the implementation of rectification of issues spotted in evaluation; he attended international factoring and cross-border financial service platform promotional meetings and cross-border e-commerce business exchange seminars so as to enhance quality and efficiency of serving the real economy; he put forward opinions and suggestions on the implementation of regulatory opinions, effective performance of duties by the Board of Supervisors, enhancement of operational risk management, performance-based compensation management, application of expected credit loss evaluation model and

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other matters in the course of performing his duties; he participated in the special training on compliance and effective performance of duties by Supervisors and the Board of Supervisors organized by the Bank to continuously improve his ability and standard in performing his duties.

2. *Assessment opinions on the performance of duties of Supervisor LI Chengbang in 2024*

From Mid-October until the end of 2024, Supervisor LI Chengbang performed his duties as an employees' representative Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor LI Chengbang was able to devote sufficient time and effort to perform his duties, and attended in person all meetings of the Board of Supervisors and meetings of the Supervision Committee that he should attend during the year, and the rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; he attended five meetings of the Bank's Board of Directors and its special committees, and provided on-site supervision of the operation of the Board of Directors, the performance of duties by the Board of Directors and the election and appointment of Directors; he continued to focus on operation development and relevant matters within the scope of duties of two special committees of the Board of Supervisors. He was appointed by the Board of Supervisors to attend the president's office meetings, reviewed 20 information reports sent by the Bank to Supervisors, and organized Supervisors and branches to conduct research meetings during the inter-session periods.

In terms of professionalism in performing his duties, Supervisor LI Chengbang fully utilized his advantages in being familiar with the operation and management of the Bank, promoted the Board of Supervisors to improve the effectiveness of supervision in line with the Bank's long-term interests, put forward professional opinions and suggestions on the strengthening of compliance management, employee conduct management, operational risk management, performance-based compensation management, implementation of regulatory opinions and other key matters in the course of performing his duties; he organized and participated in special trainings on compliance and effective performance of duties by Supervisors and the Board of Supervisors, and proactively improved his ability and standard in performing his duties.

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3. *Assessment opinions on the performance of duties of Supervisor ZHANG Hui in 2024*

From Mid-October until the end of 2024, Supervisor ZHANG Hui performed her duties as an employees' representative Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor ZHANG Hui was able to devote sufficient time and effort to perform her duties, and attended in person all meetings of the Board of Supervisors and meetings of the Supervision Committee that she should attend during the year, and the rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; she attended three on-site meetings of the Bank's Board of Directors and its special committees, and provided on-site supervision of the operation of the Board of Directors, the performance of duties by the Board of Directors and the election and appointment of Directors; she continued to focus on operation development and relevant matters within the scope of duties of the Supervision Committee of the Board of Supervisors. She was appointed by the Board of Supervisors to attend four president's office meetings, reviewed 20 information reports sent by the Bank to Supervisors, and attended research meetings with branches during the inter-session periods.

In terms of professionalism in performing her duties, Supervisor ZHANG Hui fully utilized her advantages in being familiar with the operation and management of the Bank, promoted the Board of Supervisors to improve the effectiveness of supervision in line with the Bank's long-term interests, put forward professional opinions and suggestions on the implementation of regulatory opinions, internal control compliance and management, performance-based compensation management, operational risk management, corporate governance supervision evaluation and rectification and other key matters in the course of performing her duties; she participated in special trainings on compliance and effective performance of duties by Supervisors and the Board of Supervisors to proactively improve her ability and standard in performing her duties.

4. *Assessment opinions on the performance of duties of Supervisor WANG Chunfeng in 2024*

From the beginning of 2024 until Mid-July 2024, Supervisor WANG Chunfeng performed his duties as the chairman of the Board of Supervisors and an employees' representative Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

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In terms of the performance of the duty of diligence, Supervisor WANG Chunfeng arranged for duty performance by the Board of Supervisors, signed the reports and other important documents of the Board of Supervisors, and reported to the Shareholders' general meeting on behalf of the Board of Supervisors; he presided over three meetings of the Board of Supervisors, and attended in person all the meetings of the Board of Supervisors and the Nomination Committee that he should attend during the year. The rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; he actively attended the Shareholders' general meeting, the meetings of the Board of Directors and important meetings on operation of the Bank, and guided the Board of Supervisors in carrying out daily performance supervision; he studied and formulated constitutional systems related to the immediate interests of employees, and debriefed and reported his work to the employee representative meeting on a regular basis; he reviewed information reports and visited four branches for research during inter-session periods.

In terms of professionalism in performing his duties, Supervisor WANG Chunfeng fully utilized his advantages in being familiar with the operation and management of the Bank, improved the supervisory mechanism, and promoted the Board of Supervisors to continuously improve the quality and efficiency of supervision; he guided the working institutions of the Board of Supervisors to carry out special audits on related-party transaction management in accordance with the working plan of the Board of Supervisors in 2024, and urged for rectification on issues identified; he put forward opinions and suggestions on strengthening of retail business risk management, compliance accountability, employee conduct management, implementation of regulatory opinions, consumer right protection works and other key matters in the course of performing his duties; he participated in trainings on financial consumer right protection organized by the Bank for Supervisors to continuously improve his ability and standard in performing his duties.

5. *Assessment opinions on the performance of duties of Supervisor MA Shuming in 2024*

From the beginning of 2024 until Mid-October 2024, Supervisor MA Shuming performed his duties as an employees' representative Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor MA Shuming was able to devote sufficient time and effort to perform his duties, and attended in person all the meetings of the Board of Supervisors and its special committees that he should attend during the year, and the rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; he attended 12 Shareholders' general meetings and on-site meetings of the Board of Directors of the Bank, and provided on-site supervision of the operation of the Board of Directors and the performance of duties by the Board of Directors, and scrutinized the voting by

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Shareholders at all Shareholders' general meetings during the year; as a member of each of the Supervision Committee and the Nomination Committee, he participated in the work of these committees, and reviewed 58 information reports; he debriefed and reported his work to the employee representative meeting on a regular basis, and actively subject to supervision by employees.

In terms of professionalism in performing his duties, Supervisor MA Shuming fully utilized his advantages in being familiar with the operation and management of the Bank, promoted the Board of Supervisors to improve the effectiveness of supervision in line with the Bank's long-term interests, put forward professional opinions and suggestions on the enhancement of case prevention and management, employee conduct management, anti-money laundering management and other key matters in the course of performing his duties; he actively participated in trainings organized by the Bank for Supervisors to continuously improve his ability and standard in performing his duties.

(II) External Supervisors

All external Supervisors of the Bank abided by high standards of professional ethics and performed their duties with integrity and independence. In the process of supervision, they were free from influence of substantial Shareholders, members of the senior management and other entities or individuals with an interest in the Bank, and focused on safeguarding the legitimate rights and interests of small and medium Shareholders and other stakeholders.

1. Assessment opinions on the performance of duties of Supervisor HUI Yung Chris in 2024

In 2024, Supervisor HUI Yung Chris performed his duties as an external Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor HUI Yung Chris was able to devote sufficient time and effort to perform his duties, and attended in person all meetings of the Board of Supervisors and meetings of the Supervision Committee that he should attend during the year, and attended one meeting of the Nomination Committee of the Board of Supervisors. The rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; he provided on-site supervision of the operation of the Board of Directors and the performance of duties by the Board of Directors, actively attended the Bank's Shareholders' general meetings, meetings of the Board of Directors and its special committees with 21 on-site meetings attended during the year, and reviewed 239 resolutions and reports before the meetings; he continued to focus on operation management of the Bank and relevant matters within the scope of duties of the Supervision Committee. He reviewed 78 information reports, and participated in research meetings with branches during the inter-session periods.

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In terms of professionalism in performing his duties, based on his position at the special committee and his professional expertise, Supervisor HUI Yung Chris carefully studied and made prudent judgments on matters submitted to the Board of Supervisors and the Supervision Committee for consideration, and timely put forward opinions and suggestions to the Board of Directors and the senior management on matters such as enhancement of case prevention, comprehensive risk management, implementation of regulatory opinions, consumer right protection, anti-money laundering management, information disclosure on expected interbank credit risk loss provision in the course of performing his duties to promote the effective supervision by the Board of Supervisors; he participated in special trainings on financial consumer right protection and compliance and effective performance of duties by Supervisors and the Board of Supervisors organized by the Bank to continuously improve his ability and standard in performing his duties.

2. *Assessment opinions on the performance of duties of Supervisor DU Huibin in 2024*

In the second half of 2024, Supervisor DU Huibin performed her duties as an external Supervisor in accordance with relevant laws and regulations, regulatory requirements and the Articles of Association of the Bank.

In terms of the performance of the duty of diligence, Supervisor DU Huibin attended in person all meetings of the Board of Supervisors that she should attend during the year, and the rate of personal attendance at on-site meetings of the Board of Supervisors was in line with the regulatory requirements; she provided on-site supervision of the operation of the Board of Directors and the performance of duties by the Directors, attended six on-site meetings of Shareholders' general meetings and meetings of the Board of Directors during the year, and reviewed 104 resolutions and reports before the meetings; she continued to focus on operation management of the Bank and relevant matters within the scope of duties of the Nomination Committee of the Board of Supervisors, and reviewed 37 information reports during the inter-session periods.

In terms of professionalism in performing her duties, based on her industry experience and her professional expertise, Supervisor DU Huibin carefully studied and made prudent judgments on matters submitted to the Board of Supervisors for consideration, and put forward opinions and suggestions to the Board of Directors and the senior management on matters such as accuracy of expected credit loss estimation and model use in the course of performing her duties; she studied laws and regulations of anti-money laundering as requested before she took office, and participated in special trainings on effective performance of duties by Supervisors and the Board of Supervisors organized by the Bank to proactively improve her ability and standard in performing her duties.

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Based on the above, in accordance with the Code of Corporate Governance of Banking and Insurance Institutions, the Provisional Measures for the Evaluation of Performance of Duties by Directors and Supervisors of Banking and Insurance Institutions and the Measures on Assessment of the Performance of Duties of Supervisors of CHINA BOHAI BANK CO., LTD., it is suggested that the Supervisors including BAI Xinyu, HUI Yung Chris, DU Huibin, LI Chengbang, ZHANG Hui, WANG Chunfeng and MA Shuming should be rated as **competent** in the 2024 assessment of performance of duties.

The report is hereby made.

Schedule: Summary of the Evaluation of the Work of the Board of Supervisors in 2024 by the Supervisors of CHINA BOHAI BANK CO., LTD.

Schedule

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Summary of the Evaluation of the Work of the Board of Supervisors in 2024 by the Supervisors of CHINA BOHAI BANK CO., LTD.

	BAI Xinyu	HUI Yung Chris	DU Huibin	LI Chengbang	ZHANG Hui
Do you think the overall work of the Board of Supervisors was qualified in the performance of duty supervision, financial supervision, internal control supervision, risk management supervision, operating the Board of Supervisors and its special committees in accordance with laws and regulations, and providing independent opinions on relevant matters of the Bank in 2024?	Qualified	Qualified	Qualified	Qualified	Qualified

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REPORT OF THE BOARD OF SUPERVISORS ON INDEPENDENT OPINIONS ON RELATED MATTERS IN 2024

For the independent opinions on related matters in 2024 of the Board of Supervisors of CHINA BOHAI BANK CO., LTD., please refer to the section “Report of the Board of Supervisors” of the Bank’s 2024 annual report.

REPORT ON PURCHASE OF DIRECTORS’ LIABILITY INSURANCE OF CHINA BOHAI BANK CO., LTD.

In order to protect the legitimate rights of the Bank’s Directors, Supervisors and senior management members, the Bank has purchased liability insurance for its Directors, Supervisors and senior management members. The liability insurance coverage includes the reimbursement of losses caused by equity securities claims, corporate and personal investigation fees, corporate and personal inspection and audit costs, losses stemming from employment practice violations, pre-derivative action internal review costs, reimbursement of crisis management costs before judgments or settlements, post-litigation reputation rehabilitation costs and other duty performance guarantees. The insurance term is one year, with accumulated benefit limit of US\$25 million and premium rate of 0.18%.

NOTICE OF 2024 ANNUAL GENERAL MEETING



CHINA BOHAI BANK CO., LTD.

渤海银行股份有限公司

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

(Stock Code: 9668)

NOTICE OF 2024 ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2024 annual general meeting of CHINA BOHAI BANK CO., LTD. (the “**Bank**”) (the “**2024 AGM**”) will be held at Meeting Room 6702, China Bohai Bank Tower, 218 Haihe East Road, Hedong District, Tianjin, China at 2:00 p.m. on Wednesday, June 18, 2025 for the purpose of considering, and if thought fit, passing the following resolutions:

ORDINARY RESOLUTIONS

1. Report of the Board of Directors for 2024 of CHINA BOHAI BANK CO., LTD.
2. Report of the Board of Supervisors for 2024 of CHINA BOHAI BANK CO., LTD.
3. Report of Final Financial Accounts for 2024 of CHINA BOHAI BANK CO., LTD.
4. Profit Distribution Plan for 2024 of CHINA BOHAI BANK CO., LTD.
5. Financial Budget Report for 2025 of CHINA BOHAI BANK CO., LTD.
6. Investment Plan for 2025 of CHINA BOHAI BANK CO., LTD.
7. Re-appointment of External Auditors for 2025
8. Remuneration for 2023 and Assessment of Incentive Income for 2021-2023 of Chairman

The detailed resolutions mentioned above are set out in the Bank’s circular dated May 29, 2025 in respect of convening the 2024 AGM.

The following reports will also be listened to at the 2024 AGM by way of written reports:

2024 Special Report on Related Party Transactions of CHINA BOHAI BANK CO., LTD.

2024 Assessment Report on the Performance of Duties of the Board of Directors, Senior Management and their Members issued by the Board of Supervisors of CHINA BOHAI BANK CO., LTD.

NOTICE OF 2024 ANNUAL GENERAL MEETING

2024 Report on Self-evaluation of the Board of Supervisors and Assessment of the Performance of Duties of Supervisors of CHINA BOHAI BANK CO., LTD.

Report of the Board of Supervisors on Independent Opinions on Related Matters for 2024

Report on Purchase of Directors' Liability Insurance of CHINA BOHAI BANK CO., LTD.

By order of the Board
CHINA BOHAI BANK CO., LTD.
WANG Jinhong
Chairman

May 29, 2025

As of the date of this notice, the Board comprises Mr. WANG Jinhong and Mr. QU Hongzhi as executive directors; Mr. AU Siu Luen, Ms. YUAN Wei, Mr. DUAN Wenwu, Mr. HU Aimin and Mr. ZHANG Yunji as non-executive directors; and Mr. TSE Yat Hong, Mr. SHUM Siu Hung Patrick, Ms. WANG Aijian, Mr. LIU Junmin and Mr. LIU Lanbiao as independent non-executive directors.

NOTICE OF 2024 ANNUAL GENERAL MEETING

Notes:

- 1 According to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the voting of resolutions contained in the notice of 2024 AGM will be taken by poll.
- 2 In order to determine the Shareholders who are entitled to attend the 2024 AGM, the register of members of the Bank has been closed from Monday, May 19, 2025 to Wednesday, June 18, 2025 (both days inclusive). The record date for determining the shareholders' eligibility to attend and vote at the 2024 AGM is Wednesday, June 18, 2025.
- 3 Shareholders who are entitled to attend and vote at the meeting may appoint one or more proxies to attend and vote on their behalves. A proxy need not be a shareholder of the Bank.
- 4 A shareholder shall entrust the proxy in writing. The written power of attorney shall be signed by the principal or by the proxy entrusted thereby in writing; if the principal is a legal person or other institution, the power of attorney shall be signed under the seal of the legal person or under the hand of its legal representative or other representative duly authorized.
- 5 If you intend to appoint a proxy to attend the 2024 AGM, you are required to complete and return the accompanying proxy form in accordance with the instructions printed thereon. For holders of H shares, the proxy form (together with a notarially certified copy of the power of attorney or other authority (if any) if this form of proxy is signed by a person on behalf of the appointor) should be returned to Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. For holders of domestic shares, the above document(s) should be returned to the office of the board of directors of the Bank at 218 Haihe East Road, Hedong District, Tianjin, China, Postal Code: 300012; and in any event, not later than 24 hours before the time appointed for holding the 2024 AGM or any adjournment thereof. Completion and return of the proxy form will not preclude you from attending and voting in person at the 2024 AGM or any adjournment thereof should you so wish and, in such event, the proxy form shall be deemed to have been revoked.
- 6 The meeting is expected to last for no more than half a day. Shareholders who attend the meeting in person or by proxy shall bear their own traveling, dining and accommodation expenses. Shareholders or their proxies shall produce their identity documents when attending the meeting.